附时间表和费用区间的程序路线图

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对于每一项程序，客户在询问法律问题之前都会先问两个问题：需要多长时间？需要多少费用？本章针对瑞士—新加坡数字资产业务中反复出现的八项程序回答这两个问题。每一份路线图都按顺序列出各个阶段、每个阶段的实际所需时间、已确定的官方收费，以及根据经验得出的专业服务和审计费用区间。本章的每一个数字都附有提示，原因在于：官方收费会因条例或宪报公告而调整，专业费用取决于案件的复杂程度，监管机构的处理时间也会随其工作量而变化。这些区间是我在2026年年中与客户首次会面时会给出的数字。它们可作为编制预算的依据，但在任何决定取决于这些数字之前，应以正式报价取代。

有两点一般性观察适用于所有路线图。第一，监管机构的计时只有在申请材料齐全后才开始，因此提交申请之前所花的时间，正是申请人能够掌控的那部分时间。第二，完成一项程序最省钱的途径，几乎总是问询轮次最少的那条路。这意味着，为第一次就提交完整材料而投入的资金，既能节省时间，也能节省日后的费用。试图在准备工作上省钱的申请人，最终的总支出往往更高。

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