家族办公室浪潮

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

新加坡单一家族办公室的兴起，是这一时期的第二大发展，也是与私人客户读者最相关的发展。由MAS管理的《1947年所得税法》第13O条和第13U条税收优惠，吸引了来自中国内地、香港、印度、印度尼西亚以及日益增多的来自欧洲的财富。根据MAS自己的数据，获得税收优惠的单一家族办公室数量从2020年的约400家，增至2022年底的约1100家、2023年底的约1400家，到2024年底已超过2000家。[1]这些家族办公室中，许多都持有数字资产，或直接持有，或通过基金持有，或通过银行提供的结构性产品持有。2023年发生洗钱案之后，优惠条件于当年作出调整，以鼓励本地投资，并收紧实质经营和尽职调查要求。

家族办公室浪潮催生了对加密托管、代币化产品和专业咨询的需求，而上文所述的持牌企业如今正在满足这些需求。它也使银行面临一种新型的财富来源问题：一个在2017年至2021年间靠代币致富的家族，必须向银行证明其财富来源并令银行满意，而所能提供的证明却是区块链记录。第P部分第IX章介绍了具体做法，第L部分第V章则解释了银行为何在2023年之后变得更加谨慎。

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注释

1. MAS关于获得税收优惠之单一家族办公室数量的数据，见于国会答复和新闻稿：2022年底约1100家，2023年底约1400家，2024年底超过2000家；参见第M部分第V章。↩

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