银行与货币

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

- **full bank** – 全面银行 (quánmiàn yínháng) – bank penuh：获MAS发给执照、可在新加坡经营全部银行业务的银行（第D部分第IV章）。
- **qualifying full bank** – 特准全面银行 (tèzhǔn quánmiàn yínháng) – bank penuh layak：亚洲金融危机后在开放计划下获得额外分行和服务特权的外国全面银行（第D部分第IV章）。
- **wholesale bank** – 批发银行 (pīfā yínháng) – bank borong：获准与企业和机构客户开展业务、但不得在新加坡吸收小额新加坡元零售存款的银行（第D部分第IV章）。
- **local bank** – 本地银行 (běndì yínháng) – bank tempatan：在新加坡注册成立并受新加坡控制的银行，今天即星展银行、华侨银行和大华银行（第B部分第III章和第D部分第IV章）。
- **deposit insurance** – 存款保险 (cúnkuǎn bǎoxiǎn) – insurans deposit：银行或金融公司倒闭时，在一定限额内保护小额存款人的计划。
- **collateral** – 抵押品 (dǐyāpǐn) – cagaran：为担保偿还贷款而质押给贷款人的资产。

© 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.

- **liquidity** – 流动性 (liúdòngxìng) – kecairan：银行或市场在付款义务到期时履行义务而不致蒙受重大损失的能力。
- **capital adequacy** – 资本充足 (zīběn chōngzú) – kecukupan modal：要求银行按其风险加权资产的比例持有足够资本。
- **lender of last resort** – 最后贷款人 (zuìhòu dàikuǎn rén) – pemberi pinjaman terakhir：在流动性危机中、别无其他资金来源时向有偿付能力的银行提供贷款的中央银行（第B部分第III章）。
- **exchange rate** – 汇率 (huìlǜ) – kadar pertukaran：以另一种货币表示的一种货币的价格。[1]
- **monetary policy** – 货币政策 (huòbì zhèngcè) – dasar monetari：中央银行为实现物价稳定而对货币和信贷进行的管理；MAS通过汇率执行货币政策（第C部分第V章）。[2]
- **basket, band and crawl (BBC)** – 一篮子货币、区间与爬行 (yì lánzi huòbì, qūjiān yǔ páxíng) – Bakul, Kumpul dan Merangkak：MAS的汇率框架，使新加坡元相对于一篮子贸易加权货币，在一个不公开且随时间移动的区间内受到管理（第C部分第V章）。[3][4]
- **inflation** – 通货膨胀 (tōnghuò péngzhàng) – inflasi：一般物价水平的持续上涨，会降低货币的购买力。[5]
- **Singapore dollar (SGD)** – 新加坡元 (Xīnjiāpō yuán) – dolar Singapura：新加坡的货币，以对外资产十足担保。[6]
- **financial stability** – 金融稳定 (jīnróng wěndìng) – kestabilan kewangan：银行、市场和支付系统在遭受冲击时仍能持续运作的状态。[7]
- **financial centre** – 金融中心 (jīnróng zhōngxīn) – pusat kewangan：银行、市场、顾问和监管机构聚集、提供超越本国经济范围之金融服务的城市。[8]
- **financial institution** – 金融机构 (jīnróng jīgòu) – institusi kewangan：提供金融服务并受MAS监管的银行、保险公司、经纪商、基金经理或其他公司。[9]

© 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.

- **Asian Currency Unit (ACU)** – 亚洲货币单位 (Yàzhōu Huòbì Dānwèi) – Unit Mata Wang Asia：一套独立账户，新加坡的银行在独立账户制度废除之前，将与非居民的外币业务记入其中（第C部分第IV章）。[10]
- **Asian dollar market** – 亚洲美元市场 (Yàzhōu Měiyuán Shìchǎng) – pasaran dolar Asia：以新加坡为中心的美元及其他外币离岸市场（第C部分第IV章）。
- **offshore banking** – 离岸银行业务 (lí'àn yínháng yèwù) – perbankan luar pesisir：与非居民以外币进行、与国内市场相分离的银行业务。
- **private banking** – 私人银行业务 (sīrén yínháng yèwù) – perbankan persendirian：以个人化方式为富裕个人和家族提供的银行和投资服务（第D部分第V章）。
- **wealth management** – 财富管理 (cáifù guǎnlǐ) – pengurusan kekayaan：就个人和家族资产提供咨询和管理，包括投资、传承和税务规划（第D部分第V章）。
- **relationship manager** – 客户经理 (kèhù jīnglǐ) – pengurus perhubungan：负责维护私人客户关系并收集客户背景信息的银行员工。
- **banking secrecy** – 银行保密 (yínháng bǎomì) – kerahsiaan perbankan：银行不得披露客户信息的法定义务；在新加坡由《银行法》规定（第E部分第II章）。
- **bill of exchange** – 汇票 (huìpiào) – bil pertukaran：一人向另一人发出的书面命令，要求其于确定时间向指定人支付确定金额（第B部分第II章）。

注释

1. MAS，马来语参观手册（2022），出处同上，B区："Bagaimana kadar pertukaran akan mempengaruhi inflasi?"。 ↩

© 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.

2. MAS，马来语参观手册（2022），出处同上，B区："Rangka kerja dasar monetari berpusatkan kadar pertukaran"。 ↩
3. MAS，马来语参观手册（2022），出处同上，B区：rangka kerja "Bakul, Kumpul dan Merangkak" atau Basket, Band and Crawl (BBC)。 ↩
4. 华语形式：译名。 ↩
5. MAS，马来语参观手册（2022），出处同上，B区："Tahap inflasi rendah dan stabil"。 ↩
6. MAS，马来语参观手册（2022），出处同上，C区："SGD (Dolar Singapura)"。 ↩
7. MAS，马来语参观手册（2022），出处同上，C区："Kestabilan kewangan"。 ↩
8. MAS，马来语参观手册（2022），出处同上："pusat kewangan antarabangsa yang dinamik"。 ↩
9. MAS，马来语参观手册（2022），出处同上，D区："lebih 2000 institusi kewangan"。 ↩
10. 马来语形式为译名。 ↩

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.

© 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.

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

© 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.