# 从个人信任到机构信任

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## 最早的华资银行

从个人信任到机构信任的转变是逐步完成的。新加坡华人商人自19世纪中叶起便使用欧洲银行，但这些银行主要贷款给欧洲商号，与华人客户的往来则通过中间人进行。20世纪初，华人商人创办了自己的银行，这些银行大体按方言群组织，在随后几十年间合并为今天新加坡的大型银行。B部分将详细考察这段历史。

华资银行把旧有的制度带入了新的形式。其创办人是会馆领袖和享有信用的商人。存款人最初是同一方言社群的成员，他们信任银行，是因为信任银行的创办人。直到银行逐渐壮大、业务受到监管之后，存款人才开始把银行作为一个独立于经营者个人的机构来信任。

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## 今天的会馆与家族企业

会馆延续至今，但其职能已经改变。独立后，国家接管了会馆的许多福利、教育和仲裁职能，年轻一代的参与也不如以往积极。然而，会馆作为商业人脉网络以及文化遗产和慈善财产的守护者，依然十分重要。新加坡和东南亚的许多大型商业集团至今仍是家族企业，其治理方式体现了19世纪商人所特有的家族控制、个人信任与社群地位相结合的特点。

对金融中心而言，这些家族集团是最重要的客户之一。E部分所考察的私人银行、家族办公室和信托公司，所服务的家族往往正是通过本章所述的网络积累起财富。要跨越世代和法域安排这些财富，就必须了解家族的内部关系、对忠诚的期待以及对控制权和传承的态度。第III章所考察的1875年枢密院就祖尝信托一案所处理的矛盾，在今天的家族治理问题中再次出现。

## 对合规人员和顾问的启示

由此得出三点实际结论。第一，评估财富来源时，必须考虑到财富在家族网络中积累的方式。非正式合伙、亲属之间没有书面凭证的借款，以及由家族内名义持有人持有的资产，都曾十分普遍，其本身并不可疑。顾问必须理解这些安排，才能妥善记录。

第二，非正式价值转移体系仍然存在风险。侨批局的后继者如今在受监管的环境中经营，但非正式渠道在本地区依然存在，并可能被滥用。H部分和K部分所考察的新加坡支付服务制度及其反洗钱规则，正是针对这一风险。

第三，在开展业务时，关系很重要。来自华人企业家族的客户往往期待建立以个人信任为基础的长期关系，并以长期的可靠程度来评判顾问。理解信用逻辑的顾问，能够在保持现代监管所要求的独立性和文件记录的同时，建立起这样的关系。

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