对家族及其顾问的实务影响

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选择计划与结构

在第13O条、第13OA条和第13U条之间如何选择，取决于资产规模和现有结构。可投资金融资产在2,000万至5,000万新元之间、并已经或将会通过新加坡公司或有限合伙持有的家族，会选用第13O条或第13OA条。资产规模更大、通过离岸载体持有资产的家族，或希望采用主联结构的家族，则会考虑门槛更高、须聘用第三名专业人员的第13U条。本部分第IV章所探讨的可变资本公司，在两种情况下均可作为基金载体。

家族应审慎规划头两年。第二名或第三名投资专业人员必须在首个基期结束前到位，资本配置要求自第一个完整年度结束时起适用，而本地支出则须每年达标。在年中之后才开业的家族办公室，招聘时间十分有限。招聘过迟将导致批准自其生效日起被撤销。

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与条件长期共处

遵守条件是一项年度工作。基金须在其财政年度结束后四个月内提交年度声明，而家族办公室则须在同一期限内根据牌照框架提交其自身的年度申报。[1]两项申报目的不同，因此家族应确保两者所报告的数字相互一致。

银行关系同样值得重视。私人银行账户是优惠的持续条件。如银行决定终止关系而导致账户丧失，优惠将面临风险。因此，家族应及时更新其开户档案，迅速回应信息要求，并避免采用银行难以解释的结构或交易。

家族及顾问核对清单

- 确认办公室仅服务于五代定义范围内的家族成员、由家族出资的慈善机构，以及在10%限额范围内的关键雇员。
- 在新加坡注册成立办公室，为办公室和每个载体在MAS持牌银行开立账户，并在开业后14天内提交开业通知。
- 现有办公室应在2027年6月15日之前提交通知，并停止依赖附表二第5(1)(b)段。
- 根据指定投资的规模（不包括对家族经营业务的持股），在第13O条、第13OA条和第13U条之间作出选择。
- 在首个基期结束前聘用合格投资专业人员，其中至少一名为非家族成员，并记录其职责、经验和薪金。
- 按各级别编列本地业务支出预算，并保存向新加坡合约方付款的记录。
- 在第一个完整年度结束前规划资本配置要求，在符合投资策略时运用两倍乘数。
- 准备一份完整的财富来源档案，列明所有现有及曾有国籍，并预期须接受独立筛查。

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- 根据税务优惠条款，向MAS报告实益拥有人、董事、关键员工和中间实体的变动。
- 对批准函保密，切勿将豁免或优惠表述为监管批准。

注释

1. MAS, Response to Feedback，2024年11月6日，第4.15段及注5（第13O条/第13U条基金须在财政年度结束后四个月内提交年度声明，包括管理资产和总业务支出）。 ↩

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