可持续金融与碳市场：实务影响

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

对金融机构而言

对新加坡的银行、保险公司和资产管理公司而言，可持续金融已成为风险管理和行为规范问题，其次才是商业机会。有关环境风险和转型规划的指引属于监管期望，MAS据此评估机构的治理。零售基金规则适用于每一种以可持续为卖点推广的产品。分类法和披露规则决定了哪些声明能够得到支持。拥有区域业务账簿的机构，必须协调新加坡分类法与欧盟、中国以及东盟框架下的分类。

对家族办公室和财富客户而言

对于家族办公室（见第E部分第III章）和私人客户，影响是间接的。投资于可持续基金或影响力策略的家族办公室，需要有文件证明向其作出的声明是可核实的。在亚洲持有工业或房地产资产的家族办公室可能会发现，银行在放贷前要求其提供转型计划。FAST-P的混合融资工具也开辟了一个领域，让家族和基金会可以与国家及开发银行一道提供优惠资本。

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在新加坡推出、推广或投资一项被描述为绿色、可持续或符合转型方向的产品之前，机构或顾问应能够回答以下问题：

- 该产品的分类是否有新加坡—亚洲分类法、东盟分类法或其他获认可的分类法作为依据，该分类是否有文件记录？
- 对于零售基金：其名称、招股说明书和年度报告是否符合MAS第CFC 02/2022号通函以及关于良好披露实践的信息文件的要求？
- 对于转型工具：是否存在可信的、设有中期目标的实体层面转型计划，由谁进行核实？
- 营销中使用的ESG评级和数据，是否由已采纳MAS行为准则的提供商提供，其局限性是否已予披露？
- 营销材料是否与内部投资和风险流程相符，合规部门是否已检验这种相符性？
- 由于客户、分销商或母公司所在地的原因，哪些外国规则适用，它们是否比新加坡的规则更严格？
- 对于碳信用：它们是否已根据第6条获得授权并进行了相应调整，抑或是质量取决于某一标准和评级的自愿碳信用？
- 董事会和高级管理层是否参与了环境风险管理指引所要求的气候治理？

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

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