针对外国税务目的的银行保密终结：摘要

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2009年至2018年间，新加坡《银行法》第47条规定的法定银行保密义务对外国税务机关失去了效力，但它仍继续保护客户免受私人披露。新加坡于2009年3月7日认可OECD标准并短暂列入灰名单之后，通过2009年和2013年的立法实施了应请求信息交换：先是要求取得法院命令，后又取消了这一要求。FATCA根据2014年12月9日签署的模式一协议，带来了与美国之间的自动信息交换，并自2021年起实现互惠；共同申报准则则将自动交换扩展至约九十个司法管辖区，首次交换于2018年9月进行。自2013年7月1日起，严重税务犯罪成为洗钱上游犯罪，MAS要求银行拒绝或审查涉嫌持有故意或欺诈性逃税（包括外国逃税）所得的客户。存量资产则通过对现有客户的严格审查、适用于2013年7月1日所持资产的报告义务以及外国特赦计划加以处理，新加坡既没有推出本国特赦，也没有经历日内瓦及瑞士其他金融中心所被迫接受的那种美国和解计划。

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