当今金融中心中的历史遗产

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

延续至今的机构

殖民时期贸易经济中的若干机构至今仍在新加坡经营。渣打银行（Standard Chartered）是渣打银行（Chartered Bank）的继承者，1999年10月获颁特准全面银行执照（qualifying full bank licence），是首批获此执照的外国银行之一。2007年，该行在新加坡设立了其私人银行业务的全球总部。[1]吸收了有利银行（Mercantile Bank）的汇丰，以及万国宝通银行（International Banking Corporation）的继承者花旗银行，至今仍是新加坡主要的外国银行。D部分将考察1998年以后的自由化进程，正是这一进程使它们得以更广泛地进入本地市场。

代理行（agency houses）的命运则各不相同。宝德新加坡（Boustead Singapore）成为一家上市的工程与科技集团。婆罗洲公司（Borneo Company）于1967年并入英之杰（Inchcape）。牙直利（Guthrie）当时已是一家在伦敦上市的种植园集团，1981年通过伦敦证券交易所的一次收购转归马来西亚人所有，这次收购被称为“黎明突袭”（dawn raid）。[2]2007年，它与金务大（Golden Hope）和森那美（Sime Darby）合并，组成新的森那美集团。种植园业务于2017年以森那美种植（Sime Darby Plantation）之名单独上

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市，自2024年5月起以SD Guthrie之名经营，这家老牌代理行的名字由此在其继承者身上得以延续。旧日代理行的各项职能，从贸易和船务代理到保险经纪和园丘管理，如今由专业公司承担，其中许多是区域性或亚洲公司。

历史给执业者的启示

对于任何在新加坡就贸易、银行或财富架构提供咨询的人而言，代理行和汇兑银行的历史仍有现实意义。19世纪的单据逻辑至今仍支配着贸易融资。银行凭单据付款，而单据必须使银行能够控制真实存在的货物。H部分所考察的2020年贸易融资崩塌事件，归根结底是这一逻辑的失灵，因为银行凭以付款的单据并不对应真实的货物。欧洲机构与亚洲中间人之间的关系也以新的形式延续下来，体现在引荐人、外部资产管理人和代理银行的角色之中。

执业者核对清单

- 核实每一笔贸易融资交易都以能使融资银行真正控制货物的单据为基础，尤其是正本提单或根据《电子交易法》签发的电子提单。
- 确定一项付款义务属于UCP 600下的跟单信用证、跟单托收还是赊销安排，因为在每种情况下银行的风险和适用规则都不相同。
- 应将新加坡的流通票据法视为源自英国法；在缺乏新加坡判例时，可参考关于《1882年汇票法》的英国判例。
- 评估每一位引荐客户或交易对手的中间人（从经纪人、引荐人到外部资产管理人）的角色和利益驱动，正如银行当年评估其买办一样。
- 如果一家企业集团的历史可追溯至某家殖民时期的代理行，应审查其档案及继承实体，排查可能仍影响所有权或责任的历史代理关系、担保和园丘权益。

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注释

1. Wikipedia, “Standard Chartered Singapore”（2026年11月访问）：1999年10月获颁Qualifying Full Bank执照，是获此执照的“one of the first foreign banks”；2007年在新加坡设立私人银行业务全球总部；本地子公司Standard Chartered Bank (Singapore) Limited于2013年10月7日注册成立。 ↩

2. Wikipedia, “Guthrie (company)”（2026年11月访问）：1981年的“Dawn Raid”，马来西亚方面“engineered a raid to take over the group at the London Stock Exchange”，使该公司成为“wholly Malaysian-owned”；2007年与Sime Darby和Golden Hope合并；Wikipedia, “Sime Darby”（2026年11月访问）：2007年三家集团合并为Synergy Drive，后更名为Sime Darby Berhad；2017年11月Sime Darby Plantation Berhad上市；“In May 2024, Sime Darby Plantation Berhad was rebranded to SD Guthrie Berhad”。 ↩

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

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