监管架构：MAS、《银行法》、SFA、FAA与FSMA：实际影响

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

对于希望从新加坡服务富裕客户的外国集团而言，本章所述的架构转化为一系列具体的决定。第一个决定涉及载体。根据《银行法》取得的银行或商人银行执照，许可范围最广，审慎要求也最严。用于基金管理或交易的资本市场服务牌照，适合不吸收存款的资产管理公司。财务顾问牌照则适合既不管理资产、也不持有客户资金的咨询公司。第E部分第V章所讨论的外部资产管理人，通常持有资本市场服务牌照，并与托管银行合作。

第二个决定涉及客户群。只服务认可投资者和机构投资者的公司可享受大量豁免，但必须记录每位客户的身份、取得其"选择加入"同意，并在情况变化时复核其身份。拥有零售客户的公司，则必须全面适用关于产品推荐、信息披露和公平交易的操守规则。第三个决定涉及人员。每一位提供咨询、从事交易或管理资产的个人都必须获委任为代表，并符合能力要求。每一位高级管理人员都应有一份书面的职责范围，供MAS审查。

- 确定业务将从事的每一项受规管活动，并将其对应到《银行法》、SFA、FAA或FSMA。

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

- 检查是否适用豁免，并牢记牌照豁免并不影响操守义务。
- 将每位客户归类为零售投资者、认可投资者或机构投资者，记录认可投资者的“选择加入”同意，并定期复核分类。
- 通过公开登记册委任所有代表，并在其提供咨询前核实其考试状况。
- 梳理高级管理人员和重大风险人员的职责，并使薪酬与操守相挂钩。
- 适用MAS的反洗钱通告，尤其注意财富来源，并遵循2026年5月针对私人银行客户发布的指导。
- 对照《银行法》第47A条和FSMA的技术风险要求，审查外包和技术安排。
- 根据《银行法》第47条将客户信息视为受保护信息，只通过法定途径披露。
- 跟踪MAS发布的咨询文件、通告和指引，因为大量具体操作细节都载于其中。

Disclaimer

This article is provided for general information only. It is based on publicly available sources as at its date of publication. These sources have not been independently verified against licences, regulatory registers or the records of the entities concerned. It is not legal, tax, financial or investment advice. Nor is it a recommendation to invest in, transact with or use the services of any entity mentioned. Law and regulation change frequently, so the content may be incomplete or outdated. To the fullest extent permitted by law, Dr Alexander Ressos and the publisher of SingaporeIQ exclude all liability for loss or damage arising from the use of or reliance on this article. Readers should obtain advice on their specific circumstances before acting or refraining from action.

Names and trademarks of the entities discussed belong to their owners and are used for identification only. Their mention implies no endorsement, affiliation or allegation of wrongdoing. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. Corrections and updates: contact@ressos.com.

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

© 2026 Dr Alexander Ressos. This article may be quoted with attribution to SingaporeIQ (SingaporeIQ.com). Reproduction in full and any commercial use require prior written consent. The Legal Terms at https://singaporeiq.com/legal-terms apply.

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

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.