监管架构：MAS、《银行法》、《证券与期货法》、《财务顾问法》与《金融服务与市场法》

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一个为多国客户管理财富的金融中心，所出售的产品之一就是其监管的质量。将资产转移到新加坡的客户期望其银行具备偿付能力、顾问称职、托管机构将其证券与自有证券分开保管。他们还期望，一旦上述任何一项期望落空，监管机构有能力采取行动。本章介绍旨在保障这些期望的法律框架，涵盖新加坡金融管理局、《银行法》、《证券与期货法》、《财务顾问法》和《2022年金融服务与市场法》，以及MAS自2020年以来增补的个人问责指引。

本章是第E部分的开篇，该部分从金融中心的历史转向当今的财富管理实务。此前各部分追溯了这座殖民地港口如何引入英国商法，1968年的亚洲美元市场如何催生离岸银行业，以及1971年MAS的成立如何为年轻的国家提供了中央银行和监管机构。那些章节阐述了这些机构如何形成，本章则阐述它

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们在2026年如何运作。第E部分随后的主题，从针对外国税务目的的银行保密制度的终结，到家族办公室、信托和基金管理，都以本章介绍的法律为基础。

日内瓦卷有一个平行章节，介绍瑞士财富管理的监管框架。该框架由若干相互补充的联邦法律组成，由FINMA在审计事务所、监督组织和调解机构的协助下实施。新加坡则形成了耐人寻味的对比。其法律同样按业务类别划分，但由单一机构统一执行，该机构同时还是中央银行、储备管理者和金融中心的推广者。本章末尾的比较将探讨这种职能集中对客户和机构意味着什么。

要点

新加坡金融管理局成立于1971年1月1日，既是中央银行，也是银行、保险公司、资本市场中介机构、财务顾问和支付机构的综合监管机构。其组织法规定，建立稳健、信誉良好的金融中心这一目标优先于发展金融中心的目标。《1970年银行法》为银行以及自2021年起为商人银行发放执照，以第47条保护客户信息，且未设单独的私人银行执照。《2001年证券与期货法》要求从事七类受监管活动须持有资本市场服务牌照，并将投资者分为散户投资者、认可投资者和机构投资者三类。《2001年财务顾问法》规管投资产品和人寿保险方面的咨询，《2022年金融服务与市场法》则汇集了有关禁止令、技术风险、反洗钱和数字代币服务提供商的跨行业权力。个人问责指引自2021年9月起生效，要求高级管理人员对其职责范围内的业务行为负责。

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