监管架构：MAS、《银行法》、SFA、FAA与FSMA：摘要

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

新加坡金融管理局成立于1971年1月1日，逐步接管了保险、证券和货币发行的监管职能，如今身兼中央银行和综合监管机构两重角色；法律明文规定，金融中心的稳健与声誉优先于其增长。《1970年银行法》为全面银行、批发银行、商人银行和数字银行发放执照，以第47条保护客户信息，但并未就私人银行业务设立单独制度；私人银行业务通过《银行法》、《证券与期货法》、《财务顾问法》以及反洗钱通告的组合加以规管。SFA规定，七项受规管活动须持有资本市场服务牌照，对市场不当行为施以刑事和民事双重处罚，并区分零售投资者、认可投资者和机构投资者；自2019年起，认可投资者适用"选择加入"机制。FAA通过持牌和获豁免财务顾问以及获委任代表，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》则增加了关于禁止令、技术风险、反洗钱和数字代币服务提供商的跨行业权力。自2021年9月起生效的个人问责指引，与适当资格标准和FSMA下的禁止令一起，使高级管理人员须对其职责范围内的系统负责，2025年7月的执法行动即为明证。

© 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.

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 Law and regulation change frequently, so the content may be incomplete or outdated.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. 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