2000年代的财富管理战略：实务影响

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

这十年留下了什么

2000年代的财富管理战略留下了一笔法律与制度遗产，至今仍影响着实务。《银行法》第47条虽然此后经过修订，但仍规管客户信息的保密。[1] 《受托人法》仍载有2004年的特留份保护条款和保留权力条款。专业受托人仍受《信托公司法》约束。私人信托公司、家族投资控股公司以及外国私人银行的入账中心，其现行形式均源于这十年。

这十年还留下了一批在不同预期下建立的客户关系。2000年至2009年间开立的账户，是在外国逃税尚未成为新加坡洗钱上游犯罪、自动信息交换也尚不存在的时期开立的。其中许多关系后来得到规范或被终止，这一过程见第E部分第II章。审查历史架构的顾问应牢记这一背景，因为较早客户关系的文件往往反映的是当时的标准。

© 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.

审查2000年代架构的顾问核查清单

- 确定任何新加坡信托的准据法和设立日期，因为2004年12月15日或之后生效的信托适用100年的固定永续期。
- 核查设立人是否保留了权力，以及这些权力是否仍在《受托人法》第90(5)条所保护的投资和资产管理职能范围之内。
- 如果家族依据第90(2)条对抗外国特留份请求，应确认设立人根据新加坡法律、住所地或国籍国法律或转让的准据法具有相应行为能力。
- 核实是否使用了私人信托公司，以及该公司是否仍符合《信托公司法》及其条例规定的豁免条件。
- 就银行披露事宜提供意见时，应依循*Susilawati v American Express Bank Ltd*案，将《银行法》附表三所列渠道视为穷尽性规定。
- 审查遗留资产在设立人和受益人各居住国的税务状况，因为新加坡的保密制度已不再能使未申报资产免于信息交换。
- 为这十年间转移到新加坡的资产记录财富来源，因为银行如今对旧有客户关系适用现行的反洗钱标准。

注释

1. 据报道，第47条的标题已通过2016年的一项修订由“Banking secrecy”改为“Privacy of customer information”。 ↩

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.

© 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.

Law and regulation change frequently, so the content may be incomplete or outdated.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

© 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.