财富、信托与家族办公室

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- **trust** – 信托 (xìntuō) – amanah：受托人为受益人或某一目的持有资产的安排（第E部分第IV章）。
- **trustee** – 受托人 (shòutuō rén) – pemegang amanah：持有信托资产的法定所有权、必须为受益人管理这些资产的人。[1]
- **settlor** – 委托人 (wěituō rén) – pengasas amanah：通过将资产转移给受托人而设立信托的人。[2]
- **beneficiary** – 受益人 (shòuyì rén) – benefisiari：有权从信托、遗产或保险单中获益的人。
- **protector** – 保护人 (bǎohù rén) – pelindung：依信托契据委任、负责监督受托人并对某些决定给予同意的人（第E部分第IV章）。
- **private trust company** – 私人信托公司 (sīrén xìntuō gōngsī) – syarikat amanah persendirian：为仅担任某一家族信托之受托人而设立的公司（第E部分第IV章）。
- **licensed trust company** – 持牌信托公司 (chípái xìntuō gōngsī) – syarikat amanah berlesen：依《信托公司法》获MAS发牌的信托业务机构（第E部分第IV章）。

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- **family office** – 家族办公室 (jiāzú bàngōngshì) – pejabat keluarga：为一个或多个富裕家族管理财富、投资和事务的公司（第E部分第III章）。[3]
- **single family office (SFO)** – 单一家族办公室 (dānyī jiāzú bàngōngshì) – pejabat keluarga tunggal：只为一个家族服务、获豁免基金管理牌照要求的家族办公室（第E部分第III章）。[4]
- **tax incentive scheme** – 税务优惠计划 (shuìwù yōuhuì jìhuà) – skim insentif cukai：给予合格基金的法定税务豁免，例如第E部分第III章讨论的家族办公室基金计划。
- **holding company** – 控股公司 (kònggǔ gōngsī) – syarikat pegangan：主要目的是持有其他公司股份的公司。
- **beneficial owner** – 实益拥有人 (shíyì yōngyǒu rén) – pemilik benefisial：最终拥有或控制客户、或交易为其利益而进行的自然人（第H部分第III章）。[5]
- **estate** – 遗产 (yíchǎn) – harta pusaka：一个人死亡时遗留的资产和负债。
- **will** – 遗嘱 (yízhǔ) – wasiat：一个人借以处分其身后财产的书面声明。
- **probate** – 遗嘱认证 (yízhǔ rènzhèng) – probet：法院对遗嘱以及遗嘱执行人管理遗产之权限的确认。
- **succession planning** – 传承规划 (chuánchéng guīhuà) – perancangan penggantian：有计划地将财富和家族企业的控制权移交给下一代。
- **income tax** – 所得税 (suǒdé shuì) – cukai pendapatan：对个人和公司收入征收的税；在殖民地，经商人长期抵制之后方才开征（第B部分第I章）。
- **goods and services tax (GST)** – 消费税 (xiāofèi shuì) – cukai barangan dan perkhidmatan：新加坡对商品和服务供应普遍征收的税。
- **estate duty** – 遗产税 (yíchǎn shuì) – duti harta pusaka：对死者遗产征收的税，新加坡已将其废除。

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- **tax residence** – 税务居民身份 (shuìwù jūmín shēnfèn) – pemastautinan cukai：决定一个人的收入在哪个国家纳税的身份。
- **double taxation agreement** – 避免双重征税协定 (bìmiǎn shuāngchóng zhēngshuì xiédìng) – perjanjian pengelakan cukai dua kali：在两国之间分配征税权并消除双重征税的条约。
- **automatic exchange of information** – 自动交换资料 (zìdòng jiāohuàn zīliào) – pertukaran maklumat automatik：税务机关之间依共同申报准则每年传送金融账户数据（第E部分第II章）。
- **Common Reporting Standard (CRS)** – 共同申报准则 (gòngtóng shēnbào zhǔnzé) – Piawaian Pelaporan Bersama：新加坡所适用的经合组织金融账户信息自动交换标准（第E部分第II章）。
- **source of wealth** – 财富来源 (cáifù láiyuán) – sumber kekayaan：客户全部财富得以积累的各项活动，私人银行必须加以确定和核实（第H部分第III章）。
- **source of funds** – 资金来源 (zījīn láiyuán) – sumber dana：业务关系或交易所涉具体资产的来源（第H部分第III章）。
- **wealth migration** – 财富移民 (cáifù yímín) – penghijrahan kekayaan：富裕人士及其资产迁往另一司法管辖区（第I部分第V章）。

注释

1. PRPM，词条“trustee”，引用*Kamus Inggeris-Melayu Dewan*（2026年11月访问）：“pemegang amanah: the Public T~, Pemegang Amanah Raya”。 ↩
2. 马来语形式不确定。马来西亚法律用语中也使用“penyelesai”。 ↩
3. 马来语形式为译名。 ↩
4. 马来语形式为译名。 ↩
5. 华语形式依循新加坡和香港的用法。 ↩

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