資料保護：與瑞士比較

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

瑞士與新加坡的制度在結構上相近，在執法上則有所不同。瑞士並無針對機構的行政罰款。其制裁是針對負責個人、最高25萬瑞士法郎的刑事罰款，這會以另一種方式令合規主任格外警覺。[1]新加坡則可對機構處以最高為本地營業額10%的罰款。瑞士規定，如外洩相當可能導致高風險，必須「盡快」通報。新加坡則給予評估後3日的期限，並訂有數字門檻。瑞士與新加坡一樣，將關於可識別人士的數據視為個人資料，並同樣面對公開區塊鏈的難題，而聯邦資料保護及資訊專員並未發出與新加坡指南相若的指引。按新加坡標準建立私隱計劃的集團，一般都能符合瑞士標準，只須另備瑞士特有的文件：處理活動登記冊，以及就高風險處理進行的資料保護影響評估。[2]

跨境視角

只要在每一點上都採用較嚴格的規則，你便可以為楚格與新加坡集團運行單一的私隱計劃。不要將個人資料放上任何公開區塊鏈。在兩地都將與已知客戶相連的錢包地址視為個人資料。每項從瑞士轉出的資料轉移，都使用附有瑞士修訂的歐盟標準合約條款；每項從新加坡轉出的資料轉移，都使用具約束力的集團內部協議。將外洩通報時限定為適用的最短期間：對持牌實體而

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言是新加坡金融管理局（MAS）的1小時事故通報，對個人資料而言是個人資料保護委員會（PDPC）的3日通報。以這種方式建立的計劃，經得起任何一方監管機構的檢查。更重要的是，它經得起那些為了客戶名單而攻擊加密資產業務的人的注意。

註釋

1. Art. 60–63 FADP (SR 235.1)。 ↩
2. Art. 12（處理活動登記冊）及Art. 22（資料保護影響評估）FADP (SR 235.1)。 ↩

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

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