虧損及扣除

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代幣買賣的交易虧損，可根據第37條在同年其他收入中扣除；就公司而言，在符合股權測試的前提下，可無限期結轉以抵銷未來收入；亦可根據第37D條向前結轉一年，上限為100,000新加坡元。[1]資本虧損不可扣除。在收益上對投資者有利的不對稱處理，在虧損上便帶來不利後果。於2022年蒙受重大虧損的客戶發現，「不設資本增值稅」的身份同時意味着其持倉崩潰時得不到任何寬免。因黑客入侵或交易所倒閉而損失的代幣，只有在該等代幣屬交易存貨時才可扣除。即使如此，新加坡國內稅務局（IRAS）仍會要求提供虧損已屬最終的證據；若交易所無力償債，這可能意味着須等待清盤人作出分派。

以代幣作出的付款，可按與現金付款相同的條件扣除。以USDT向承辦商付款的企業，按付款日的新元價值扣除，而用作付款的代幣的處置，本身對付款人而言亦屬處置事件。[2]根據第45條，向非居民支付利息、特許權使用費及若干費用時須預扣稅款，不論以何種貨幣或代幣支付。付款人必須按付款日計算新元金額，並在付款後第二個月的第十五日或之前以新元繳交稅款。[3]因此，以代幣向瑞士聯屬公司支付特許費的新加坡營運公司，須按本部分第IX章所述的協定稅率預扣稅款。

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核對清單

買賣代幣的新加坡納稅人應就每宗交易保存的紀錄：- 日期及時間（協調世界時及新加坡時間）- 代幣、數量及交易對手或協議 - 新元價值及所用匯率的來源 - 交易目的（交易、付款、庫房、質押、燃料費）- 雙方的錢包地址 - 交易哈希值 - 已付費用（包括燃料費）及其新元價值 - 就空投及分叉而言，收取的依據 IRAS期望紀錄由相關課稅年度起保存五年。

註釋

1. Income Tax Act 1947，第37(3)條、第37(12)條（股權測試）及第37D條（向前結轉寬免）。 ↩
2. IRAS，e-Tax Guide *Income Tax Treatment of Digital Tokens*，第二版，2026年1月30日，關於以支付代幣支付貨品或服務的章節（扣除價值；付款人的處置）。 ↩
3. Income Tax Act 1947，第45條、第45A條及第45B條（就向非居民支付的利息、特許權使用費及其他款項預扣稅款）；IRAS，預扣稅的申報及繳款限期。 ↩

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