以代幣付款及支薪

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在兩地以代幣向員工及承包商付款，在一定限度內均屬合法。瑞士法律規定薪金須以法定貨幣支付，另有約定者除外，因此須有准許以代幣支付的書面協議。社會保障供款及預扣稅按支付時的瑞士法郎價值計算。[1]新加坡《僱傭法》規定薪金須以法定貨幣支付，只容許就指明福利以實物支付。因此，代幣只可作為法定薪金以外的花紅或福利支付予僱員，或支付予不受該法涵蓋的承包商。[2]集團如以USDC向其新加坡承包商付款，應確認此舉不會令其根據《支付服務法》（PSA）提供跨境匯款服務。集團如為自己的帳戶付款，便不屬該服務範圍。集團亦應確保在有需要時預扣承包商的稅款。

註釋

1. CO, SR 220，第323b條第1款（薪金須以法定貨幣支付，另有約定者除外）；AHVG, SR 831.10，第5條第2款（就所有報酬（包括實物報酬）供款）。第G部分第IV章。↩
2. Employment Act 1968 (2020 Rev. Ed.)，第21條（薪金須以法定貨幣支付）及第27條（扣減）；人力部有關以實物支付的指引。第M部分第VI章。↩

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