新加坡：監管及政策

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新加坡金融管理局（MAS）

中央銀行兼綜合金融監管機構，負責《支付服務法》（PSA）、《證券及期貨法》（SFA）、《2022年金融服務及市場法》（FSMA），以及適用於所有受規管金融機構的打擊洗錢及恐怖分子資金籌集（AML/CFT）公告。就數碼資產而言，相關部門是支付部（Payments Department，負責《支付服務法》發牌及監管數碼支付代幣服務提供者），以及資本市場中介機構部門及市場政策部門（Capital Markets Intermediaries and Markets Policy departments，負責《證券及期貨法》事宜，包括代幣化證券）。打擊洗錢部（AML Department）、執法部及金融科技及創新組（FinTech and Innovation Group，負責Guardian項目及沙盒）則構成整體架構的其餘部分。[1]接觸方式：透過相關部門以書面要求舉行申請前會議，並附上業務簡介；MAS會為認真的申請人安排這類會議。MAS亦會回答有關其公告如何適用的書面查詢，但回覆緩慢，而且措辭概括。MAS不會發出不採取行動函，亦不會確認某項特定業務毋須領牌，這項判斷因此留給律師作出。金融科技及創新組是MAS最容易接觸的部門，亦是代幣化試驗計劃的合適聯絡對象。

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會計與企業管制局（ACRA）

公司、可變資本公司、有限責任合夥及商業名稱的註冊處，亦是公共會計師及企業服務提供者的監管機構。會計與企業管制局的BizFile平台處理註冊成立、年度申報表及高級職員變更。[2]接觸方式：由註冊申報代理或公司高級職員透過該平台提交。會計與企業管制局效率高，但不講人情。至於可變資本公司是否符合資格等實質問題，較宜向律師或MAS查詢。

人力部（MOM）

負責管理就業准證、ONE Pass、創業准證、家屬准證，以及執行《1990年外國人力僱用法》（Employment of Foreign Manpower Act）。接觸方式：由僱主或其職業介紹所透過人力部網上平台提出申請。人力部不會預先評估申請，但為就業准證提供自我評估工具。

經濟發展局（EDB）

投資推廣機構，負責管理全球投資者計劃（GIP），以及由MAS與經濟發展局共同負責的家族辦公室聯繫工作。接觸方式：全球投資者計劃方面，透過經濟發展局的專責單位。家族辦公室方面，經濟發展局與MAS共同負責第13O條及第13U條申請人的聯繫程序。

註釋

1. Monetary Authority of Singapore Act 1970；Financial Services and Markets Act 2022第2部；MAS的組織載於第I部分第II章及第VI章。↩
2. Companies Act 1967；Variable Capital Companies Act 2018；Accounting and Corporate Regulatory Authority Act 2004；參見第P部分第III章。↩

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