《金融服務及市場法》下技術中立的權力

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

除第9部分外，《2022年金融服務及市場法》（FSMA）亦賦予新加坡金融管理局（MAS）多項權力，影響其監管的每一家數碼資產公司。第3部分容許MAS向任何金融機構施加科技風險管理要求，並就違規訂定最高100萬新加坡元的罰款。各部法例下的科技風險通告，正是以此為基礎得以統一。[1] 第4部分規定可對整個金融業的個人發出禁止令，因此，一名因在DPT持牌機構行為失當而被禁制的人士，可被阻止在銀行或基金經理擔任職務。[2] 第7部分規定可與外國監管機構分享資訊，這是第H部分第VI章所述MAS與瑞士金融市場監管局（FINMA）合作的基礎。

這種統一十分重要，因為數碼資產集團經常持有多於一個牌照。一個同時持有DPT服務主要支付機構（MPI）牌照及代幣化證券資本市場服務牌照（CMS牌照）的集團，以往須遵守兩套措辭不同的科技要求。在FSMA下，這些要求趨於一致，單一科技風險框架即可同時符合兩者。適當人選準則亦然，FSMA指引FSG-G01為所有持牌人一次過訂明有關準則。

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註釋

1. FSMA 2022, Part 3 (technology risk management), ss 19 ff.，2024年7月31日生效，包括違反科技風險要求的最高罰款。 ↩
2. FSMA 2022, Part 4 (prohibition orders), ss 27 ff.，2023年4月28日生效。 ↩

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