# 願意接納的銀行

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據我所知，以下機構於2026年6月30日願意接納數碼資產業務，或擁有數碼資產財富的私人客戶。名單會有變動，每次受託前均須核實。

在瑞士，Sygnum Bank及AMINA Bank屬專門銀行，為公司、基金及私人客戶提供戶口、保管、交易、質押及借貸服務，開戶需時數星期，收費高於一般銀行。[1]楚格州立銀行（Zuger Kantonalbank）、蘇黎世州立銀行（Zürcher Kantonalbank）及琉森州立銀行（Luzerner Kantonalbank）為該行業的公司開立戶口，其中蘇黎世州立銀行亦提供部分代幣的保管及交易服務。[2]在私人銀行中，Maerki Baumann、寶盛（Julius Baer）、Vontobel及多家日內瓦銀行接納財富源自加密資產的私人客戶，並透過合作夥伴提供保管服務。Swissquote及PostFinance服務零售及小型公司客戶。位於列支敦士登、距蘇黎世只有短程車程的Bank Frick自2018年起服務該行業，不少瑞士集團以其作為第二家往來銀行。[3]

在新加坡，星展銀行（DBS）是對該行業最開放的本地銀行：星展數碼交易所（DBS Digital Exchange）服務認可投資者及公司客戶，其商業銀行業務亦接納持牌數碼資產業務開戶。華僑銀行（OCBC）及大華銀行（UOB）按個別情況接納持牌業務。渣打銀行，以及在較狹窄範圍內的滙豐銀行

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（HSBC），透過其新加坡分行服務該行業的機構客戶。渣打旗下的Zodia Custody提供機構保管服務。[4]持牌支付機構本身（例如發行新加坡元穩定幣XSGD的StraitsX，以及各交易所的持牌分支）為無法直接取得銀行戶口的公司提供法定貨幣出入金渠道，但需付出成本。

## 註釋

1. FINMA，2019年8月26日新聞稿（向Sygnum Bank AG及SEBA Crypto AG（其後改名為AMINA Bank AG）發出牌照）。第C部分第IV章。↩
2. Zürcher Kantonalbank，2024年9月4日新聞稿；Zuger Kantonalbank，楚格州區塊鏈公司開戶實務（2018年以來的公開聲明）。第C部分第III章。↩
3. Bank Frick & Co. AG，列支敦士登，持有FMA牌照的銀行，自2018年起提供區塊鏈銀行服務；有關列支敦士登，參見第O部分第II章。↩
4. DBS Bank，有關DBS Digital Exchange的新聞稿（2020年至2024年）；Standard Chartered，有關Zodia Custody在新加坡的新聞稿（2023年）。第I部分第IV章。↩

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