家族辦公室熱潮

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新加坡單一家族辦公室的興起，是這一時期第二項重大發展，亦是與私人客戶讀者最相關的發展。由新加坡金融管理局（MAS）管理的《1947年所得稅法》第13O條及第13U條稅務優惠，吸引了來自中國內地、香港、印度、印尼，以及日益增多來自歐洲的財富。根據MAS本身的數字，獲批稅務優惠的單一家族辦公室，由2020年約400家，增至2022年底約1,100家、2023年底約1,400家，至2024年底已超過2,000家。[1]這些家族辦公室不少持有數碼資產，或直接持有，或透過基金，或透過銀行提供的結構性產品。在2023年發生洗錢案件後，優惠條件於同年作出調整，以鼓勵本地投資，並收緊實質營運及盡職審查要求。

家族辦公室熱潮帶來了對加密資產託管、代幣化產品及專業意見的需求，現由上述持牌公司滿足。它亦令銀行面對一種新型的財富來源問題：一個在2017年至2021年間憑代幣致富的家族，必須向銀行證明其財富來源並令銀行信納，而證明文件卻是區塊鏈記錄。第P部分第IX章說明如何處理，第L部分第V章則解釋銀行為何在2023年後變得更審慎。

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註釋

1. MAS在國會答覆及新聞稿中公布的獲批稅務優惠單一家族辦公室數字：2022年底約1,100家，2023年底約1,400家，2024年底超過2,000家；參見第M部分第V章。↩

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