資本市場、基金與保險

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- **securities** – 证券 / 證券 (zhèngquàn) – sekuriti：可轉讓的金融工具，例如股份、債券及集體投資計劃的單位。
- **bond** – 债券 / 債券 (zhàiquàn) – bon：發行人承諾支付利息並於到期時償還本金的債務證券。
- **futures** – 期货 / 期貨 (qīhuò) – niaga hadapan：在交易所買賣、約定於未來日期以協定價格買入或賣出某項資產的合約（第D部分第II章）。
- **derivative** – 衍生工具 (yǎnshēng gōngjù) – derivatif：價值取決於相關資產、利率或指數價格的合約（第D部分第II章）。[1]
- **stock exchange** – 证券交易所 / 證券交易所 (zhèngquàn jiāoyìsuǒ) – bursa saham：證券在此上市及買賣的有組織市場。
- **listing** – 上市 (shàngshì) – penyenaraian：公司證券獲准在交易所買賣。
- **initial public offering (IPO)** – 首次公开募股 / 首次公開募股 (shǒucì gōngkāi mùgǔ) – tawaran awam permulaan：公司首次向公眾出售股份，通常與上市同時進行。
- **prospectus** – 招股说明书 / 招股說明書 (zhāogǔ shuōmíngshū) – prospektus：向公眾發售證券時必須附上的披露文件。

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- **insider trading** – 内幕交易 / 內幕交易 (nèimù jiāoyì) – dagangan orang dalam：在管有並非一般人所知的重要資料時買賣證券。
- **market misconduct** – 市场不当行为 / 市場不當行為 (shìchǎng bùdàng xíngwéi) – salah laku pasaran：《證券及期貨法》禁止的行為，例如操縱市場、虛假交易及內幕交易（第E部分第I章）。
- **fund management** – 基金管理 (jījīn guǎnlǐ) – pengurusan dana：為客戶或集體計劃專業管理投資組合（第E部分第V章）。
- **asset management** – 资产管理 / 資產管理 (zīchǎn guǎnlǐ) – pengurusan aset：代表機構及個人管理投資；在新加坡包括基金管理及全權委託授權。
- **fund management company** – 基金管理公司 (jījīn guǎnlǐ gōngsī) – syarikat pengurusan dana：獲MAS發牌或在MAS註冊、經營基金管理業務的公司（第E部分第V章）。
- **external asset manager (EAM)** – 独立资产管理人 / 獨立資產管理人 (dúlì zīchǎn guǎnlǐ rén) – pengurus aset luaran：代表客戶管理存放於私人銀行託管之資產的獨立管理人（第E部分第V章）。[2]
- **collective investment scheme** – 集体投资计划 / 集體投資計劃 (jítǐ tóuzī jìhuà) – skim pelaburan kolektif：將眾多投資者的出資匯集並作整體管理的安排。
- **unit trust** – 单位信托 / 單位信託 (dānwèi xìntuō) – unit amanah：以信託形式設立、投資者持有單位的集體投資計劃。
- **real estate investment trust (REIT)** – 房地产投资信托 / 房地產投資信託 (fángdìchǎn tóuzī xìntuō) – amanah pelaburan hartanah：持有可產生收入的物業，並將大部分收入分派予單位持有人的上市信託。
- **variable capital company (VCC)** – 可变资本公司 / 可變資本公司 (kěbiàn zīběn gōngsī) – syarikat modal berubah：投資基金的公司載體，其資本可隨認購及贖回而變動（第E部分第IV章）。

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- **hedge fund** – 对冲基金 / 對沖基金 (duìchōng jījīn) – dana lindung nilai：所受監管較少的投資基金，運用槓桿、賣空及衍生工具追求絕對回報。
- **private equity** – 私募股权 / 私募股權 (sīmù gǔquán) – ekuiti persendirian：投資於非上市公司，通常經由封閉式基金進行。
- **accredited investor** – 认可投资者 / 認可投資者 (rènkě tóuzīzhě) – pelabur bertauliah：財富或收入超過法定門檻的投資者；向其發售某些產品時所需的保障較少（第E部分第V章）。
- **capital markets services licence** – 资本市场服务执照 / 資本市場服務執照 (zīběn shìchǎng fúwù zhízhào) – lesen perkhidmatan pasaran modal：根據《證券及期貨法》進行交易及基金管理等受規管活動所需的牌照（第E部分第V章）。
- **financial adviser** – 财务顾问 / 財務顧問 (cáiwù gùwèn) – penasihat kewangan：根據《財務顧問法》獲發牌，就投資產品及人壽保險向客戶提供意見的人士（第E部分第I章）。
- **reinsurance** – 再保险 / 再保險 (zài bǎoxiǎn) – insurans semula：保險公司為將自身部分風險轉移予另一保險公司而購買的保險。
- **captive insurance** – 专属自保保险 / 專屬自保保險 (zhuānshǔ zìbǎo bǎoxiǎn) – insurans kaptif：由非保險集團擁有、為該集團自身風險承保的保險公司。

註釋

1. PRPM，詞條“derivative”，引用*Kamus Inggeris-Melayu Dewan*（2026年11月瀏覽）：“derivatif”，該處作一般含義。未見金融專用詞條。 ↩
2. 中文及馬來文形式反映專業用法。 ↩

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