# 宗族、公司與信用：華人商業的道德經濟

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

日內瓦卷以加爾文作為金融中心論述的開端，因為歸正宗信仰的道德經濟塑造了日內瓦對信貸、利息、工作和財富的看法。本章為新加坡履行相應的任務。本章探討：哪些倫理和社會制度，讓19世紀的華商得以互相借貸、進行長途貿易，並累積起日後新加坡銀行體系大部分賴以建立的財富。

答案不可能是單一的教義。新加坡沒有加爾文。在當地落地生根的華人，並沒有帶來一套關於商業的統一宗教教導。他們帶來的是一系列制度：家庭與宗族、同鄉或同一方言群的會館、廟宇、結義兄弟會，以及合夥。圍繞這些制度，發展出一套講求信任的實踐倫理，華商以信用（xinyong）一詞表達這種倫理，同時兼指誠信和信貸能力。本章探討這些制度及其所支撐的倫理，繼而追溯移民匯款回鄉的匯款網絡，最後以個人信任過渡至銀行和法院的制度信任作結。

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

這個題目與現代實務直接相關。家族網絡、宗親會館和非正式支付渠道，至今仍是新加坡以及東南亞華人社群經濟生活的一部分。銀行家或律師評估亞洲家族的財富來源、合規人員審查非正式價值轉移，或顧問為橫跨多個司法管轄區的家族企業設計架構，都會遇上這些制度留下的遺產。了解這些制度如何運作，是了解金融中心客戶和風險的一部分。

## 要點

19世紀新加坡的華人商業，建基於制度多於教義：家庭、方言及同鄉會館、廟宇、結義兄弟會以及合夥。最早的會館可追溯至1819年和1822年，到1965年已成立超過300個。秘密會社由1820年的義興（Ghee Hin）開始，提供互助、勞工組織和私人秩序，直至殖民地政府於1869年將之登記，並自1890年起予以取締。信用倫理令信譽在這些社群中成為一種抵押品。匯款商號將書信和款項送往中國，1887年有49家，到1940年代後期高峰時約有200家，其後銀行和國家機構才逐步以制度信任取代個人信任。

## Disclaimer

This article is provided for general information only. It is based on publicly available sources as at its date of publication. These sources have not been independently verified against licences, regulatory registers or the records of the entities concerned. It is not legal, tax, financial or investment advice. Nor is it a recommendation to invest in, transact with or use the services of any entity mentioned. Law and regulation change frequently, so the content may be incomplete or outdated. To the fullest extent permitted by law, Dr Alexander Ressos and the publisher of SingaporeIQ exclude all liability for loss or damage arising from the use of or reliance on this article. Readers should obtain advice on their specific circumstances before acting or refraining from action.

Names and trademarks of the entities discussed belong to their owners and are used for identification only. Their mention implies no endorsement, affiliation or allegation of wrongdoing. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. Corrections and updates: contact@ressos.com.

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

© 2026 Dr Alexander Ressos. This article may be quoted with attribution to SingaporeIQ (SingaporeIQ.com). Reproduction in full and any commercial use require prior written consent. The Legal Terms at https://singaporeiq.com/legal-terms apply.

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

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.