由個人信任到機構信任

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最早的華資銀行

由個人信任到機構信任的轉變是逐步進行的。新加坡華商自十九世紀中葉起已使用歐洲銀行，但這些銀行主要貸款予歐洲商行，與華人客戶的往來則透過中間人進行。二十世紀初，華商創辦了自己的銀行，這些銀行大致按方言群組織，在其後數十年合併成為今天新加坡的大型銀行。B部分將詳細探討這段歷史。

華資銀行把舊有機構帶進新的形式。銀行創辦人是會館領袖和已建立信用的商人。存款人起初是同一方言社群的成員，他們信任銀行，是因為信任其創辦人。隨着銀行壯大、業務受到監管，存款人才逐漸把銀行視為獨立於經營者個人之外的機構而予以信任。

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今天的會館與家族企業

會館延續至今，但功能已經改變。獨立後，國家接管了會館許多福利、教育和仲裁職能，年輕一代的參與亦不如以往積極。然而，會館作為商業人脈網絡以及文化遺產和慈善財產的守護者，仍然重要。許多新加坡和東南亞的大型企業集團至今仍是家族企業，其管治方式反映了十九世紀商人所具有的同一種組合：家族控制、個人信任和社群地位。

對金融中心而言，這些家族集團是最重要的客戶之一。E部分探討的私人銀行、家族辦公室和信託公司，所服務的家族往往正是透過本章所述網絡累積財富。要跨世代、跨司法管轄區安排這些財富，必須了解家族的內部關係、對忠誠的期望，以及對控制權和傳承的態度。樞密院於1875年在第III章所述的祖嘗信託案中處理的矛盾，在今天的家族管治問題中再次出現。

對合規人員和顧問的啟示

由此得出三個實際後果。第一，評估財富來源時，必須考慮財富在家族網絡中累積的方式。非正式合夥、親屬之間沒有文件記錄的借貸，以及由家族內代名人持有的資產都很常見，本身並不可疑。顧問必須了解這些安排，才能妥善記錄。

第二，非正式價值轉移系統仍然是一項風險。僑批局的後繼者今天在受監管的環境中營運，但區內非正式渠道依然存在，並可能被濫用。新加坡的支付服務制度和打擊洗錢規則，將在H部分和K部分探討，旨在應對這項風險。

第三，在業務往來中，關係十分重要。來自華人商業家族的客戶往往期望建立以個人信任為基礎的長期關係，並以顧問長期的可靠程度評價他們。了解信用邏輯的顧問，可以建立這種關係，同時保持現代監管所要求的獨立性和文件記錄。

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