對家族及其顧問的實務後果

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

選擇計劃與架構

在第13O條、第13OA條及第13U條之間如何選擇，取決於資產規模及現有架構。擁有2,000萬至5,000萬新加坡元可投資金融資產、並已或將透過新加坡公司或有限合夥持有這些資產的家族，會採用第13O條或第13OA條。資產較多並透過離岸載體持有，或希望採用主聯接結構的家族，則會考慮第13U條，其門檻較高，並須有第三名專業人員。本部分第IV章探討的可變資本公司（VCC），在兩種情況下均可擔任基金載體。

家族應審慎規劃首兩年。第二名或第三名投資專業人員必須在首個基準期結束前到任，資本部署要求自首個完整年度結束時起適用，而本地開支則必須每年達標。在下半年才開業的家族辦公室，招聘時間所餘無幾。延遲招聘會導致優惠由其開始日期起被撤銷。

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與條件共存

遵守條件是每年的工作。基金須在其財政年度結束後四個月內提交年度聲明，而家族辦公室則須在同一期間內根據發牌框架提交其本身的年度申報表。[1] 兩項申報目的不同，因此家族應確保兩者所申報的數字一致。

與銀行的關係同樣值得重視。私人銀行戶口是優惠的持續條件。若銀行決定終止業務關係而令家族失去戶口，優惠便會受到威脅。因此，家族應保持其開戶檔案為最新，迅速回應索取資料的要求，並避免採用銀行難以解釋的架構或交易。

家族及顧問核對清單

- 確認辦公室只為五代定義範圍內的家族成員、由家族出資的慈善機構，以及在10%限額內的主要僱員服務。
- 在新加坡註冊成立辦公室，為辦公室及每個載體在MAS持牌銀行開設戶口，並在開業後14日內提交開業通知。
- 現有辦公室須在2027年6月15日前提交通知，並停止依賴附表二第5(1)(b)段。
- 按指定投資的規模（不包括家族營運業務的持股）在第13O條、第13OA條及第13U條之間作出選擇。
- 在首個基準期結束前招聘合資格投資專業人員（其中最少一名並非家族成員），並記錄其職務、經驗及薪金。
- 按各級別預算本地業務開支，並保存支付予新加坡合約方的款項紀錄。
- 在首個完整年度結束前規劃資本部署要求，並在切合投資策略時運用兩倍計算的倍數。
- 準備一份完整的財富來源檔案，列明所有現有及過往國籍，並預期會接受獨立篩查。

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- 根據稅務優惠的條款，向MAS申報實益擁有人、董事、主要員工及中間實體的變動。
- 對批准函保密，切勿把豁免或優惠表述為監管批准。

註釋

1. MAS，Response to Feedback，2024年11月6日，第4.15段及註5（第13O條／第13U條基金須在財政年度結束後四個月內提交年度聲明，內容包括管理資產及總業務開支）。 ↩

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

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