匯款局與僑批網絡

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僑批

新加坡的華人移民把大部分收入寄回中國的家人。所用的工具是僑批，即附有匯款的書信。這些書信超過六成寄給父母或祖父母，收信人大多是男性，反映了中國家庭的父權結構。[1]由於許多移民不識字，便由職業代書人代筆，每封收費三至六分。[2]

僑批兼具經濟和社會功能。僑批供養家鄉的家人，資助子女教育和建屋，並支付祭祖費用。僑批亦維繫移民在家族和鄉村中的地位，這對他日後回鄉以及在宗族中的地位都很重要。書信以各社群的方言書寫，因為移民會找同一群體的代書人。因此，匯款體系強化了新加坡華人社會的方言結構。

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匯款商號

書信和款項由專門的商號，即僑批局遞送。1887年，新加坡共有49家僑批局，其中34家由潮州人經營，12家由福建人經營，兩家由客家人經營，一家由廣府人經營。這些僑批局在1886年寄出180,000封僑批，三年後增至280,000封。[3]二十世紀初，新加坡約有200家僑批局，遠多於檳城的70至80家、曼谷的約50家和雅加達的20家。[4]

這些數字顯示新加坡作為樞紐的角色。東南亞各地移民的匯款經新加坡轉往華南，使新加坡成為南洋與家鄉地區之間通道的主要節點。[5]新加坡作為區域資金流動樞紐的角色，在其後每個歷史時期都再次出現，從1968年的亞洲美元市場到今天的家族辦公室皆然。

匯款業務如何運作

僑批局集郵局、匯款業務和貿易行的功能於一身。它們往往透過移民聚居地的商店和代理人收集書信和款項，再經由家鄉地區的聯號送交中國的家人。款項往往並非以現金運送。僑批局用在新加坡收集的資金購買貨物或外匯，出口至中國，其聯號再以所得款項向家人付款。[6]僑批局從中賺取手續費，並從資金在途期間的運用和匯兌中獲利。

這個體系完全建基於信任。移民把積蓄交給同一方言群和同一家鄉的商號，相信它們會把錢送到自己多年未見的家人手中。商號則倚靠它們同樣信任的中國聯號。回條和回信經同一途徑寄回，確認款項已送達。雖然間中有欺詐或倒閉造成的損失，但這個網絡在一個多世紀裏表現得相當可靠。

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鼎盛、衰落與遺產

匯款業務在第二次世界大戰後的數年間達到頂峰，成為新加坡最賺錢的行業之一。隨着中國的政治變化以及新加坡轉型為民族國家，這個體系逐漸瓦解，僑批局數目由1940年代末約200家減至1970年約60家。[7]銀行，包括新加坡的華資銀行，接手了大部分餘下業務。2013年，僑批檔案被列入聯合國教科文組織《世界記憶名錄》。[8]

對現代合規人員而言，僑批局令人聯想到一些不太自在的問題。透過互信聯號網絡轉移資金、往往無需實際移動款項的非正式價值轉移系統，是打擊洗錢工作中常見的關注點。令僑批體系高效運作的特點，即封閉網絡內的信任、以貿易結算和有限的文件記錄，同樣令其現代繼承者難以監管。本書H部分探討新加坡今天如何監管支付服務和匯款業務。

常見誤解

新加坡的華人網絡有時被描述為純粹以家族紐帶為基礎的封閉體系。實際上，這些網絡是分層的：家庭是最內層，宗族和地緣會館是第二層，方言群是更大的一層，整個華人社群則是最外層。每一層都有其機構和不同程度的信任。陳篤生和佘有進等成功商人，亦與歐洲商行和殖民政府建立了關係。這些網絡開放得足以與更廣泛的經濟連接，同時又封閉得足以在成員之間執行義務。

註釋

1. “Qiaopi: Remittance letters from Chinese migrants”, *Culturepaedia*（新加坡華族文化中心），2026年9月瀏覽：超過60%寄給祖父母或父母，收信人以男性為主。 ↩
2. “Qiaopi: Remittance letters from Chinese migrants”, *Culturepaedia*，2026年9月瀏覽：書信往往由職業代書人撰寫，收費“three to six cents per letter”。 ↩

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3. Hong Liu and Huimei Zhang, "Singapore as a nexus of migration corridors: The qiaopi system and diasporic heritage", *Asian and Pacific Migration Journal*，2020年（摘要及概述）：1887年有49家僑批局，潮州人經營34家、福建人12家、客家人2家、廣府人1家；"180,000 packages of qiaopi sent in 1886, which increased to 280,000 three years later"。 ↩
4. Liu and Zhang, "Singapore as a nexus of migration corridors", *Asian and Pacific Migration Journal*，2020年：二十世紀初新加坡約有200家僑批局，檳城有70–80家，曼谷約50家，雅加達20家。 ↩
5. Liu and Zhang, "Singapore as a nexus of migration corridors", *Asian and Pacific Migration Journal*，2020年：匯款商號和商業組織鞏固了新加坡作為連接東南亞華人社群與其家鄉的主要移民通道的地位。 ↩
6. 關於僑批局的業務模式，包括把收集的資金用於貿易和匯兌業務以及經中國聯號結算，參見Liu and Zhang, "Singapore as a nexus of migration corridors"，以及Kwa Chong Guan and Kua Bak Lim (eds), *A General History of the Chinese in Singapore*, 2019中的〈Money by Mail to China: Qiaopi and Chinese Remittance in Singapore〉一章。 ↩
7. Liu and Zhang, "Singapore as a nexus of migration corridors", *Asian and Pacific Migration Journal*，2020年：戰後時期是"golden era"；僑批局數目"declined from its peak of 200 in the late 1940s to about 60 in 1970"。 ↩
8. "Qiaopi: Remittance letters from Chinese migrants", *Culturepaedia*，2026年9月瀏覽：僑批於"included in the UNESCO Memory of the World Register in 2013"。 ↩

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