監管架構：MAS、《銀行法》、SFA、FAA及FSMA：摘要

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新加坡金融管理局（MAS）於1971年1月1日成立，逐步接管保險、證券及貨幣發行的監管，現時既是中央銀行，亦是綜合監管機構，並受一項法定規則約束：金融中心的穩健及聲譽優先於其增長。《1970年銀行法》為全面銀行、批發銀行、商人銀行及數碼銀行發牌，並根據第47條保障客戶資料。該法沒有為私人銀行業務另設制度；私人銀行業務是透過《銀行法》、《證券及期貨法》（SFA）、《財務顧問法》（FAA）及打擊洗錢公告的組合加以規管。SFA規定七項受規管活動須持有資本市場服務牌照，以刑事及民事罰則制裁市場失當行為，並區分零售投資者、認可投資者及機構投資者，自2019年起對認可投資者實施選擇加入制度。FAA透過持牌及獲豁免顧問和獲委任代表，規管有關投資產品及人壽保險的意見；《2022年金融服務及市場法》（FSMA）則增設跨行業權力，涵蓋禁止令、技術風險、打擊洗錢及數碼代幣服務提供者。自2021年9月起生效的個人問責指引，連同適當人選準則及FSMA的禁止令，令高級管理人員須為其職權範圍內的系統負責，2025年7月的執法行動正好說明這一點。

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