2000年代的財富管理策略：摘要

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自1998年起，新加坡政府及新加坡金融管理局（MAS）奉行一項審慎制定的策略，透過把公共資金委託私人經理管理、稅務豁免、2003年成立的財富管理學院，以及2008年廢除遺產稅，把這個城市打造成全球資產及財富管理中心。2001年重新制定的《銀行法》第47條，建立了一套附有刑事罰則的封閉式法定銀行保密制度，上訴法院在 *Susilawati* 一案中確認該制度排除普通法例外。《2004年受託人（修訂）法》使信託法現代化，訂立100年的固定永久持有期、針對外國特留份的保護，以及財產授予人保留投資職能的有限權力；《2005年信託公司法》則自2006年2月1日起把專業受託人納入MAS的發牌制度。瑞士、歐洲及亞洲的私人銀行把其新加坡辦事處發展為入帳中心。2008年後瑞士保密制度所受的壓力加快了這一趨勢，2010年新加坡銀行的成立則是其象徵。經過這十年，新加坡與日內瓦既是爭奪亞洲財富的競爭對手，又是同一銀行集團內互補的入帳中心，兩者都必須以誠信取代保密，作為吸引客戶的基礎。

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