# 新加坡的貿易融資：摘要

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新加坡的貿易融資以由特定貨物作擔保的自償性信貸為基礎，透過跟單信用證、託收、信託收據、擔保及應收帳款融資提供；大型貿易公司另可使用借款基礎融資、存貨及回購融資、預付款及銀團循環信貸。上訴法院於2024年就因興隆貿易（Hin Leong）倒閉而引起的*Winson Oil*案作出判決，確認信用證獨立性原則的欺詐例外延伸至罔顧後果的失實陳述。三家本地銀行星展銀行（DBS）、華僑銀行（OCBC）及大華銀行（UOB），與歐洲、日本、中國、印度及海灣地區的銀行並列，構成穩定的核心貸款機構；自數家歐洲銀行於2020年撤出這項業務以來，各方的相對比重已向亞洲傾斜。新加坡於2021年透過《電子交易法》第2A部分採納《聯合國國際貿易法委員會電子可轉讓記錄示範法》，並以TradeTrust、SGTraDex及2023年的貿易融資登記冊，建立了數碼貿易單據的公共基建。2020年的欺詐案促使28家銀行在新加坡金融管理局（MAS）支持下採納《最佳實務守則》。這使中型貿易商取得融資的要求更高，同時令新加坡與日內瓦並列，繼續成為兩大商品貿易融資中心之一。

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