

About Singapore 关于新加坡

Singapore is home to a plethora of local and foreign banks that provide a diverse variety of financial services. The Singapore Monetary Authority (MAS) regulates the financial system and ensures its stability and integrity. Because of its favorable business environment, infrastructure, and robust regulatory monitoring, it is a desirable destination for many global asset management organisations.

新加坡拥有大量的本地和外国银行，提供各种各样的金融服务。新加坡金融管理局(MAS)负责监管金融体系，并确保其稳定性和完整性。由于其有利的商业环境、基础设施和健全的监管监督，它是许多全球资产管理机构的理想目的地。

Singapore has taken an active stance on crypto currency regulation. To govern digital payment tokens (crypto currencies) and digital token offers, the MAS has put in place a comprehensive framework. The framework strives to strike a balance between innovation and consumer protection. Singapore has been a strong supporter of blockchain and distributed ledger technology (DLT) development. The government has actively pushed blockchain initiatives and cooperation, inviting a slew of blockchain firms to set up shop in the country.

新加坡在加密货币监管方面采取了积极的立场。为了管理数字支付代币(加密货币)和数字代币报价，金管局已经建立了一个全面的框架。该框架力求在创新和消费者保护之间取得平衡。新加坡一直是区块链和分布式账本技术(DLT)发展的坚定支持者。政府积极推动区块链倡议和合作，邀请了大量区块链公司在该国开店。

Geographic Location 地理位置

Singapore is a city-state on the Malay Peninsula's southern tip, roughly 85 miles (137 km) north of the Equator. It is made up of the diamond-shaped Singapore Island and about 60 minor islands; the main island takes up all but about 18 square miles of the total area. The main island is separated from Peninsular Malaysia to the north by Johor Strait, a narrow waterway traversed by a more than half-mile long road and rail causeway. The state's southern boundaries run via Singapore Strait, where outliers of the Riau-Lingga Archipelago (part of Indonesia) reach to within 10 miles of the main island.

新加坡是马来半岛南端的一个城邦，位于赤道以北约85英里(137公里)处。它由菱形的新加坡岛和大约60个小岛组成;主岛占据了总面积的18平方英里。主岛被柔佛海峡(Johor Strait)与北部的马来西亚半岛隔开，这是一条狭窄的水道，有一条超过半英里长的公路和铁路堤道穿过。该州的南部边界通过新加坡海峡，廖内-林加群岛(印度尼西亚的一部分)的边缘到达主岛10英里以内。

Population 人口

According to Worldometer's elaboration of the most recent United Nations data, Singapore's current population is 5,981,733 as of Sunday, May 14, 2023.

根据世界计量表对联合国最新数据的详细分析，截至2023年5月14日星期日，新加坡目前的人口为5,981,733人。

Language 语言

As the majority of Singaporeans have Chinese ancestors, Mandarin is the official Chinese language.

由于大多数新加坡人的祖先都是华人，所以普通话是官方语言。

Law 法律

Singapore's civil law has diverged significantly from English common law since independence. Nonetheless, much of Singaporean law is founded on English law, and while English rulings made before 1827 are not deemed binding, they are still influential in Singaporean court judgments

新加坡的民法自独立以来就与英国的普通法有很大的不同。尽管如此，新加坡的大部分法律都是建立在英国法律之上的，尽管1827年之前的英国裁决不被视为具有约束力，但它们仍然对新加坡法院的判决有影响力。

Advantages of a Crypto License in Singapore 加密许可证在新加坡的优势

Obtaining a licence to provide digital payment token (DPT) services in Singapore under the Payment Services Act (PSA) can provide various benefits to bit coin enterprises. Here are some of the potential advantages of obtaining a crypto licence in Singapore:

根据《支付服务法》(PSA)，获得在新加坡提供数字支付令牌(DPT)服务的许可证可以为比特币企业带来各种好处。

以下是新加坡获得加密货币许可证的一些潜在优势:

• Regulatory Compliance 法规遵从性

Obtaining a crypto licence confirms conformity with the Monetary Authority of Singapore's (MAS) regulatory framework. It permits businesses to operate legally in Singapore while also ensuring compliance with anti-money laundering (AML) and counter-terrorism financing (CFT) rules, as well as client protection measures.

获得加密货币许可证确认符合新加坡金融管理局(MAS)的监管框架。

它允许企业在新加坡合法经营，同时确保遵守反洗钱(AML)和反恐融资(CFT)规则，以及客户保护措施。

• Consumer Trust 消费者的信任

The licensing process includes stringent compliance and security criteria, which can help consumers gain trust and confidence. A licence implies that the company has passed regulatory inspection, maintains high compliance standards, and prioritizes consumer protection.

授权过程包括严格的合规性和安全标准，这可以帮助消费者获得信任和信心。许可证意味着该公司已通过监管检查，保持较高的合规标准，并优先考虑消费者保护。

• Enhanced Reputation 提高声誉

Working in a regulated environment can help a bit coin company's reputation and legitimacy. It indicates a dedication to openness, compliance, and ethical business practices, which can be appealing to potential partners, clients, and investors.

在受监管的环境中工作有助于比特币公司的声誉和合法性。它表明了对开放、合规和道德商业实践的奉献，这可以吸引潜在的合作伙伴、客户和投资者。

• Access to Financial Services Ecosystem 进入金融服务生态系统

Singapore's financial services ecosystem is well-developed, with a strong presence of banks, fintech businesses, and worldwide institutions. Having a crypto licence can help you form alliances, collaborate, and have access to financial services including banking relationships and payment infrastructure.

新加坡的金融服务生态系统非常发达，拥有强大的银行、金融科技企业和全球机构。拥有加密货币许可证可以帮助您建立联盟，协作并获得金融服务，包括银行关系和支付基础设施。

• Opportunities for Business Expansion 拓展业务的机会

The regulatory environment in Singapore is deemed favorable for crypto currencies and blockchain technologies. Having a crypto licence might help your company access into the booming crypto market and explore expansion potential in Singapore and across Asia.

新加坡的监管环境被认为有利于加密货币和区块链技术。拥有加密货币许可证可能有助于您的公司进入蓬勃发展的加密市场，并探索在新加坡和整个亚洲的扩张潜力。

• Regulatory Guidance and Assistance 监管指引及协助

Businesses that receive a crypto licence gain access to regulatory guidelines and support from the MAS. The MAS distributes changes, recommendations, and best practices on a regular basis, which can assist firms in navigating the developing regulatory landscape and being compliant.

获得加密货币许可证的企业可以获得新加坡金融管理局的监管指导方针和支持。金融管理局定期发布变更、建议和最佳实践，这可以帮助公司在不断发展的监管环境中导航并保持合规。

• Confidence for Investors 投资者信心

Potential investors can gain trust and assurance from a crypto licence. It demonstrates that the company operates within a regulated environment, which may aid in attracting investment and finance.

潜在投资者可以从加密货币许可证中获得信任和保证。这表明该公司在受监管的环境中运营，这可能有助于吸引投资和融资。



Key Facts on a Crypto License in Singapore

新加坡加密货币许可证的关键事实

License 许可证	Payment Institution License 支付机构牌照	Local Director/s 当地的董事	At least one director (only natural person, at least one must be Singapore resident/holder of Singapore work pass) 至少一名董事(仅限自然人, 至少一名必须是新加坡居民/新加坡工作证持有人)		
Timeframe for Approval 审批时间表	1 to 2 months 1-2个月				
Regulator 监管机构	Monetary Authority of Singapore 新加坡金融管理局	Local Shareholder/s 当地股东	At least one shareholder (can also be a legal person, no nationality restriction or residency restrictions) 至少一名股东(也可以是法人, 无国籍、居住地限制)		
Corporate Tax Rate 企业税率	17%	Local Registered Office 本地注册办事处	Required 需要	Local Staff 当地员工	Required 需要
Currency 货币	Singapore dollar (SGD) 新加坡元(SGD)	Compliance Officer 合规官	Required 需要	Audit 审计	Required 需要
Paid-up Capital 实收资本	SD100,000.00 - 250,000.00 10万 - 25万新加坡元/取决于类型	AML/KYC 反洗钱/了解你的客户	Required 需要	Economic Support 经济支持	Required 需要
Tax Structure 税收结构	0% Tax on Offshore Profits 对离岸利润征收0%的税				
Gov. App Fee 政府申请费	US\$5,000 美元5,000				

Procedure

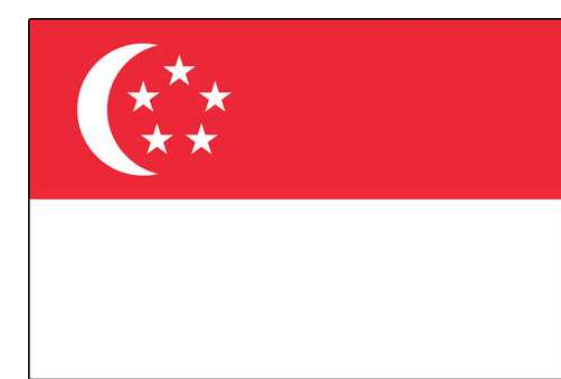
过程

1. The client submits the necessary documentation for the preliminary review assessment.
客户提交初步评审所需的文件。
2. If the proposed company's structure and executives are confirmed, Offshore license Ltd. proceeds with the formation of a Singapore company.
如果拟议公司的结构和高管得到确认, 离岸许可有限公司将继续组建一家新加坡公司。
3. Offshore license Ltd. opens a bank account after receiving corporation documentation.
离岸许可有限公司在收到公司文件后开立银行账户。
4. If you apply for services from Offshore license Ltd., you may obtain professional support with the construction of a business strategy, applicable policies, and manuals (based on factual information provided by the customer).
如果您申请离岸许可有限公司的服务, 您可以获得专业支持, 构建业务战略, 适用的政策和手册(基于客户提供的实际信息)。
5. Offshore license Ltd. submits a licence application to MAS.
离岸许可有限公司向金融管理局提交许可证申请。
6. Offshore license Ltd. either responds to or updates the application in response to any MAS comments until the final decision from MAS.
在金融管理局做出最终决定之前, 离岸许可有限公司要么回应金融管理局的任何评论, 要么更新申请

Other Services

其他服务

- Fit and Proper Criteria
适当人选准则
- Compliance Program
合规计划
- Security and Technology Measures
保安及科技措施
- Business Plan
商业计划
- Financial Stability
金融稳定
- Outsourcing Arrangements
外包安排
- Risk Management Framework
风险管理框架
- Consumer Protection Measure
消费者保障措施



Requirements

需求

Documents required by all involved individuals (including but not limited to directors, shareholders and beneficial owners)
所有相关个人(包括但不限于董事、股东和受益所有人)所需的文件

- Passport copy (Notarized)
护照复印件(经公证)
- Utility Bill issued within the last 3 months (Notarized)
最近3个月内发出的水电费帐单(经公证)
- CV or Resume for each involved individual
每位参与人员的简历或简历
- Two professional reference letters
两封专业推荐信
- Qualifications (Notarized)
资格(公证)

For Corporate Shareholders
公司股东

- Articles of Association in English
英文公司章程
- Registered office address documents (Notarized)
注册办事处地址文件(公证)
- Company Register of director/s
公司董事登记册
- Company Register of UBOs (shareholder register, or incumbency certificate, or share certificates)
联合银行公司名册(股东名册, 或任职证明书, 或股份证明书)

SINGAPORE CRYPTO LICENSE PACKAGE (SCOPE OF WORK)

新加坡加密许可证包(工作范围)

1. Establish Singapore private limited company.
成立新加坡私人有限公司。
2. Preparation and drafting of shareholder and officer agreements.
准备和起草股东和管理人员协议。
3. Preparation and drafting of narrative business plan.
撰写和起草商业计划书。
4. Preparation and drafting of current financial statements.
编制和起草当期财务报表。
5. Preparation and drafting of 3 years financial projections.
准备和起草3年的财务预测。
6. Preparation and drafting of personal financial statements for owners.
为业主准备和起草个人财务报表。
7. Preparation and submission of application with Monetary Authority of Singapore.
准备并向新加坡金融管理局提交申请
8. Preparation and drafting of responses to Monetary Authority of Singapore.
准备和起草对新加坡金融管理局的回应。
9. Identification and engagement of auditor and local representative.
审计师和当地代表的识别和聘用。
10. Facilitate opening of bank accounts and trading accounts.
方便开立银行账户和交易账户。
11. Preparation and drafting of AML/KYC policies and procedures.
制定和起草“反洗钱”/了解客户政策和程序
12. Preparation and drafting of client agreements and disclosures
准备和起草客户协议和信息披露