

MAS Notice PSN02

MAS 公告

2 April 2024

PSN02 2024 年

NOTICE TO HOLDERS OF PAYMENT SERVICES LICENCE (DIGITAL PAYMENT TOKEN SERVICE)

FINANCIAL SERVICES AND MARKETS ACT 2022

支付服务牌照（数字支付令牌服务）持有人须知

2022 年金融服务和市场法

PREVENTION OF MONEY LAUNDERING AND COUNTERING THE FINANCING OF TERRORISM – HOLDERS OF PAYMENT SERVICES LICENCE (DIGITAL PAYMENT TOKEN SERVICE)

防止洗钱和打击资助恐怖主义行为--支付服务许可证（数字支付令牌服务）持有人

1 INTRODUCTION

1 引言

1.1 This Notice is issued under section 16 of the Financial Services and Markets Act 2022 ("FSM Act") and applies to all holders of a payment services licence under the Payment Services Act 2019 ("PS Act") that carry on a business of providing a digital payment token service (collectively referred to as "payment service providers" and each a "payment service provider").

1.1 本通知根据《2022 年金融服务与市场法》（以下简称"《金融服务与市场法》"）第 16 条发布，适用于所有根据《2019 年支付服务法》（以下简称"《支付服务法》"）持有支付服务许可证、从事数字支付令牌服务业务的公司（统称为"支付服务提供商"，每家公司均为"支付服务提供商"）。

1.2 This Notice shall take effect from 4 April 2024.

1.2 本公告自 2024 年 4 月 4 日起生效

2 DEFINITIONS

2 定义

2.1 For the purposes of this Notice —

就本《通知》而言--

“AML/CFT” means anti-money laundering and countering the financing of terrorism;

“Authority” means the Monetary Authority of Singapore;

“bank” has the same meaning as section 2(1) of the Banking Act 1970;

“bank in Singapore” has the same meaning as in section 2(1) of the Banking Act 1970;

“bearer negotiable instrument” means –

"反洗钱/打击资助恐怖主义行为"指反洗钱和打击资助恐怖主义行为;

"管理局"指新加坡金融管理局;

"银行"的含义与《1970年银行法》第2(1)条相同;

"新加坡银行"的含义与《1970年银行法》第2(1)条中的含义相同;

"无记名可转让票据"系指

(a) a traveller's cheque; or

(a) 旅行支票; 或

(b) any negotiable instrument that is in bearer form, indorsed without any restriction, made out to a fictitious payee or otherwise in such form that title thereto passes upon delivery,

and includes a negotiable instrument that has been signed but with the payee's name omitted;

“beneficial owner”, in relation to a customer of a payment service provider, means the natural person who ultimately owns or controls the customer or the natural person on whose behalf a transaction is conducted or business relations are established, and includes any person who exercises ultimate effective control over a legal person or legal arrangement;

“beneficiary institution” means the financial institution that receives the value transfer from the ordering institution described in limb (a) of the definition of “ordering institution”, directly or through an intermediary institution, and makes one or more digital payment tokens available to the value transfer beneficiary;

“business day” means any calendar day other than a Saturday, Sunday, public holiday or bank holiday;

“business relations” means the opening or maintenance of an account by the payment

service provider for the purposes of accepting, processing or executing any transaction in the name of a person (whether a natural person, legal person or legal arrangement), in the course of carrying on its business of providing a digital payment token service;

“cash” means currency notes and coins (whether of Singapore or of a foreign country or jurisdiction) which are legal tender and circulate as money in the country or jurisdiction of issue;

“CDD measures” or “customer due diligence measures” means the measures required by paragraph 6;

“CDSA” means the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act 1992;

(b) 不记名、无限制背书、以虚构收款人开出或以其他形式开出的、其所有权在交付时即转移的任何可转让票据、并包括已签署但有收款人姓名的可转让票据省略；就支付服务提供商的客户而言，“实际所有人”是指最终拥有或控制客户或以其名义进行交易或建立业务关系的自然人，包括对法人或法律安排行使最终有效控制的任何人；

"受益机构"系指直接或通过中介机构从"订购机构"定义(a)项所述订购机构接收价值转移，并向价值转移受益人提供一个或多个数字支付令牌的金融机构；

"工作日"指除星期六、星期日、公共假日或节假日以外的任何日历日。
银行假日；

"业务关系"系指支付服务提供者在开展提供数字支付令牌服务的业务过程中，为接受、处理或执行以某人（自然人、法人或法律安排）的名义进行的任何交易而开立或维持的账户；

"现金"是指纸币和硬币（不论是新加坡的还是外国的），它们是法定货币，在发行国或发行辖区内作为货币流通；

"客户尽职调查措施"或"客户尽职调查措施"是指以下要求的措施
第6段；

"CDSA"指《腐败、贩毒和其他严重犯罪（没收）法》。
1992）法；

“connected party”——

"有联系的一方"—

(a) in relation to a legal person (other than a partnership), means any director or any natural person having executive authority in the legal person;

(a) 就法人（合伙企业除外）而言，指任何董事或在法人中拥有执行权力的任何自然人；

(b) in relation to a legal person that is a partnership, means any partner or manager¹; and

(b) 就属于合伙企业的法人而言，指任何合伙人或^{经理}¹；及

(c) in relation to a legal arrangement, means any natural person having executive authority in the legal arrangement;

(c) 就法律安排而言，指在法律安排中拥有执行权的任何自然人；

“customer”, in relation to a payment service provider, means a person (whether a natural person, legal person or legal arrangement) –

"客户", 就支付服务提供者而言，指一个人（无论是自然人、法人还是法律安排）-- "....."。

(a) with whom the payment service provider establishes or intends to establish business relations; or

(a) 支付服务提供商与之建立或打算与之建立业务关系；或

(b) for whom the payment service provider undertakes or intends to undertake any transaction without an account being opened;

(b) 支付服务提供商在未开立账户的情况下为其进行或打算为其进行任何交易；

¹ In the case of a limited liability partnership or a limited partnership.

¹ 如果是有限合伙企业或有限合伙企业

“FATF” means the Financial Action Task Force;

"金融行动特别工作组"指金融行动特别工作组;

“financial group” means a group that consists of a legal person or legal arrangement exercising control and coordinating functions over the rest of the group, and its branches and subsidiaries that are financial institutions as defined in section 2 of the FSM Act or the equivalent financial institutions outside Singapore;

"金融集团"是指由对集团其余部分行使控制和协调职能的法人或法律安排及其分支机构和附属机构组成的集团, 这些分支机构和附属机构属于《密克罗尼西亚联邦法》第 2 条所定义的金融机构或新加坡境外的同等金融机构;

“FX counterparty”, in relation to an FX transaction entered into by the payment service provider, means the person on whose behalf the FX transaction is conducted;

"外汇交易对手", 就支付服务达成的外汇交易而言
供应商, 是指代表其进行外汇交易的人;

“FX transaction” means a transaction (not being a money-changing transaction) for the purchase or sale of foreign currency without the use of foreign currency notes;

"外汇交易"是指不使用外币现钞购买或出售外币的交易(非货币兑换交易);

“government entity” means a government of a country or jurisdiction, a ministry within such a government, or an agency specially established by such a government through written law;

"政府实体"是指一个国家或管辖区的政府、该政府的一个部或该政府通过成文法专门设立的机构;

“legal arrangement” means a trust or other similar arrangement;

"法律安排"指信托或其他类似安排;

“legal person” means an entity other than a natural person that can establish a permanent customer relationship with a financial institution or otherwise own property;

"法人"是指除自然人以外的实体, 它可以建立永久性的
与金融机构的客户关系, 或以其他方式拥有财产;

“merchant bank” has the same meaning as in section 2(1) of the Banking Act 1970;

"商业银行"与《1970 年银行法》第 2(1)条中的含义相同;

“merchant bank in Singapore” has the same meaning as in section 2(1) of the Banking Act 1970;

"新加坡商业银行"的含义与《1970 年银行法》第 2(1)条中的含义相同；

“officer” —

"官员"--

(a) in relation to a payment service provider that is a legal person (other than a partnership), means any director or any member of the committee of management of the legal person;

(b) 就属于法人（合伙企业除外）的支付服务提供商而言，指该法人的任何董事或管理委员会的任何成员；

(b) in relation to a payment service provider that is a partnership, means any partner or manager; and

(b) 就属于合伙企业的支付服务提供商而言，指任何合伙人或经理； 以及

(c) in relation to a payment service provider that is a legal arrangement, means any member of the committee of management of the legal arrangement;

(c) 就作为法律安排的支付服务提供商而言，指该法律安排的管理委员会的任何成员；

“partnership” means a partnership, a limited partnership within the meaning of the Limited Partnerships Act 2008 or a limited liability partnership within the meaning of the Limited Liability Partnerships Act 2005;

"合伙企业"指合伙企业、2008 年《有限合伙企业法》所指的有限合伙企业或 2005 年《有限责任合伙企业法》所指的有限责任公司；

“ordering institution” means the financial institution that:

"发单机构"是指符合以下条件的金融机构

(a) initiates the value transfer and transfers one or more digital payment tokens; or

(a) 启动价值转移，并转移一个或多个数字支付代币； 或

(b) arranges for the value transfer of one or more digital payment tokens;

(b) 安排一个或多个数字支付代币的价值转移；

upon receiving the request for a value transfer on behalf of the value transfer originator;
在收到代表价值转移发起方的价值转移请求时;

“personal data” has the same meaning as defined in section 2(1) of the Personal Data Protection Act 2012;

"个人资料"与《个人资料公约》第 2(1)条所定义的含义相同。

2012 年保护法》;

“reasonable measures” means appropriate measures which are commensurate with the level of money laundering or terrorism financing risks;

“recipient” —

"合理措施"是指与以下方面相称的适当措施
洗钱或资助恐怖主义的风险程度;

"接受者"—

(a) in relation to a payment service provider that carries on a business of providing a digital payment token service, means a person (whether a natural person, legal person or legal arrangement) to whom the payment service provider pays out any funds in cash or cash equivalent in Singapore and the person on behalf of whom such funds are received; or

(b) 就从事提供数字支付令牌服务业务的支付服务提供商而言，指支付服务提供商在新加坡以现金或现金等价物向其支付任何资金的人(无论是自然人、法人或法律安排)，以及代表其收取这些资金的人；或

(b) means an FX counterparty;

(b) 指外汇交易对手方;

“relevant FX counterparty” is a FX counterparty that is not —

"相关外汇交易对手方"是指不符合以下条件的外汇交易对手方

(a) a financial institution as defined in section 2 of the FSM Act; or

(a) 《密克罗尼西亚联邦法》第 2 条定义的金融机构；或

(b) a financial institution incorporated or established outside Singapore that is subject to, and supervised for compliance with, AML/CFT requirements consistent with standards set by the FATF;

在新加坡境外注册或成立的金融机构，须遵守反洗钱/打击资助恐怖主义的规

定，并接受监督，这些规定符合 FATF 制定的标准；

“SFA” means the Securities and Futures Act 2001;

"SFA"指 2001 年《证券和期货法》

“STR” means suspicious transaction report;

"STR"指可疑交易报告；

“STRO” means the Suspicious Transaction Reporting Office, Commercial Affairs Department of the Singapore Police Force;

"可疑交易报告办公室"指商业事务处可疑交易报告办公室
新加坡警察局；

“transaction” means any transaction accepted, processed, or executed by the payment service provider in the course of carrying on its business of providing a digital payment token service;

"交易"系指支付服务提供者在开展提供数字支付令牌服务的业务过程中接受、处理或执行的任何交易；

“TSOFA” means the Terrorism (Suppression of Financing) Act 2002; and

"TSOFA"指《2002 年恐怖主义（制止资助）法》；以及

“value transfer” refers to any transaction carried out on behalf of a value transfer originator through a financial institution with a view to making one or more digital payment tokens available to a beneficiary person at a beneficiary institution, irrespective of whether the originator and the beneficiary are the same person.

"价值转移"是指代表价值转移发起人通过金融机构进行的任何交易，目的是在受益机构向受益人提供一个或多个数字支付代币，无论发起人和受益人是否为同一人。

2.2 A reference to any threshold or value limit expressed in S\$ shall include a reference to the equivalent amount expressed in any other currency and in any digital payment token. The equivalent amount in digital payment tokens shall be determined based on the conversion rates prevailing at the time of the payment service provider’s compliance with the relevant threshold or value limit, either as published by the payment service provider

in the course of its business or offered by the payment service provider to its customer in relation to the transaction.

2.2 以新元表示的任何阈值或价值限制应包括以任何其他货币和任何数字支付代币表示的等值金额。以数字支付代币表示的等值金额应根据支付服务提供商遵守相关阈值或价值限额时的现行兑换率确定，兑换率可由支付服务提供商公布。

2.3 The expressions used in this Notice shall, except where defined in this Notice or where the context otherwise requires, have the same meanings as in the PS Act.

2.3 除本公告另有定义或上下文另有要求外，本公告中使用的表述与《公共服务法案》中的含义相同。

4 ASSESSING RISKS AND APPLYING A RISK-BASED APPROACH

4 评估风险和采用基于风险的方法

Risk Assessment

风险评估

4.1 A payment service provider shall take appropriate steps to identify, assess and understand, its money laundering and terrorism financing risks in relation to —

4.1 支付服务提供者应采取适当步骤，确定、评估和了解与以下方面有关的洗钱和资助恐怖主义风险

(a) its customers;

(a) 其客户；

(b) the countries or jurisdictions its customers are from or in;

(b) 其客户来自或身处的国家或辖区；

(c) the countries or jurisdictions the payment service provider has operations in; and

(c) 支付服务提供商开展业务的国家或司法管辖区；以及

(d) the products, services, transactions and delivery channels of the payment service provider.

(d) 支付服务提供商的产品、服务、交易和交付渠道。

4.2 The appropriate steps referred to in paragraph 4.1 shall include —

4.2 第 4.1 段中提及的适当步骤应包括-- 第 4.2 段中提及的适当步骤应包括

(a) documenting the payment service provider's risk assessments;

(a) 记录支付服务提供商的风险评估；

(b) considering all the relevant risk factors before determining the level of overall risk and the appropriate type and extent of mitigation to be applied;

(b) 考虑所有相关风险因素，然后再确定总体风险水平以及应采取的适当缓解措施的类型和程度；

- (c) keeping the payment service provider's risk assessments up-to-date; and
- (c) 不断更新支付服务提供商的风险评估；以及
- (d) having appropriate mechanisms to provide its risk assessment information to the Authority.
- (d) 建立适当机制，向管理局提供风险评估信息。

Risk Mitigation

风险缓解

4.3 A payment service provider shall —

4.3 支付服务提供商应

- (a) develop and implement policies, procedures and controls, which are approved by senior management, to enable the payment service provider to effectively manage and mitigate the risks that have been identified by the payment service provider or notified to it by the Authority or other relevant authorities in Singapore;
- (a) 制定和实施经高级管理层批准的政策、程序和控制措施，使支付服务提供商能够有效地管理和降低支付服务提供商所发现的或新加坡管理局或其他相关机构所通知的风险；
- (b) monitor the implementation of those policies, procedures and controls, and enhance them if necessary;
- (b) 监督这些政策、程序和控制措施的执行情况，并在必要时予以加强；
- (c) perform enhanced measures where higher risks are identified, to effectively manage and mitigate those higher risks; and
- (c) 在发现较高风险时采取强化措施，以有效管理和减轻这些较高风险；以及
- (d) ensure that the performance of measures or enhanced measures to effectively manage and mitigate the identified risks addresses the risk assessment and guidance from the Authority or other relevant authorities in Singapore.
- (d) 确保为有效管理和降低已识别风险而采取的措施或强化措施的执行情况符合新加坡监管局或其他相关机构的风险评估和指导意见。

5 NEW PRODUCTS, PRACTICES AND TECHNOLOGIES

5 新产品、新做法和新技术

5.1 A payment service provider shall identify and assess the money laundering and terrorism financing risks that may arise in relation to —

5.1 支付服务提供商应确定和评估与以下方面有关的洗钱和资助恐怖主义的风险--.....

(a) the development of new products and new business practices, including new delivery mechanisms; and

(a) 开发新产品和新的业务实践，包括新的交付机制；以及

(b) the use of new or developing technologies for both new and existing products.

(b) 在新产品和现有产品中采用新技术或开发中技术。

5.2 A payment service provider shall undertake the risk assessments, prior to the launch or use of such products, practices and technologies (to the extent such use is permitted by this Notice), and shall take appropriate measures to manage and mitigate the risks.

5.2 支付服务提供商应在推出或使用此类产品、做法和技术（在本通知允许使用的范围内）之前进行风险评估，并应采取适当措施管理和降低风险。

5.3 A payment service provider shall, in complying with the requirements of paragraphs 5.1 and 5.2, pay special attention to any —

5.3 支付服务提供者在遵守第 5.1 和 5.2 段的要求时，应特别注意以下方面

(a) new products and new business practices, including new delivery mechanisms;
and

5.3 任何不符合第 5.1 和 5.2 段要求的情况；以及 (b) 任何不符合第 5.2 段要求的情况。

(b) new or developing technologies, that

favour anonymity.

(b) 新产品和新业务实践，包括新的交付机制；以及有利于匿名的新技术或发展中技术

6 CUSTOMER DUE DILIGENCE (“CDD”)

客户尽职调查

Anonymous or Fictitious Account

匿名或虚构账户

6.1 No payment service provider shall open or maintain an anonymous account or an account in a fictitious name.

6.1 支付服务提供商不得开设或维持匿名账户或假名账户。

Where There Are Reasonable Grounds for Suspicion prior to the Establishment of Business Relations or Undertaking any Transaction without opening an Account

在未开立账户的情况下建立业务关系或进行任何交易之前有合理理由怀疑的情况

6.2 Prior to a payment service provider establishing business relations or undertaking any transaction without opening an account, where the payment service provider has any reasonable grounds to suspect that the assets or funds of a customer are proceeds of drug dealing or criminal conduct as defined in the CDSA, or are property related to the facilitation or carrying out of any terrorism financing offence as defined in the TSOFA, the payment service provider shall —

支付服务提供者在未开立账户的情况下建立业务关系或进行任何交易之前，如有任何合理理由怀疑客户的资产或资金是毒品交易所得或《防止和打击腐败法》所界定的犯罪行为所得，或与协助或实施《恐怖主义融资法》所界定的任何资助恐怖主义罪行有关的财产，支付服务提供者应

(a) not establish business relations with, or undertake a transaction for, the customer; and

(a) 不与客户建立业务关系或为其进行交易；以及

(b) file an STR², and extend a copy to the Authority for information.

(b) 提交 STR²，并向管理局提供副本以供参考

When CDD is to be Performed

何时进行 CDD

6.3 A payment service provider shall perform the measures as required by paragraphs 6, 7 and 8 when —

6.3 支付服务提供者应在以下情况下采取第 6、7 和 8 款规定的措施

(a) the payment service provider establishes business relations with any customer;

(a) 支付服务提供商与任何客户建立业务关系;

(b) the payment service provider undertakes any transaction for any customer who has not otherwise established business relations with the payment service provider;

(b) 支付服务提供商为任何未与支付服务提供商建立业务关系的客户进行任何交易;

(c) the payment service provider effects the sending of, receives, or arranges for the transfer of, digital payment tokens by value transfer, for any customer who has not otherwise established business relations with the payment service provider;

(c) 支付服务提供商通过价值转移为任何未与支付服务提供商建立业务关系的客户发送、接收或安排转移数字支付代币;

(d) there is a suspicion of money laundering or terrorism financing, notwithstanding that the payment service provider would not otherwise be required by this Notice to perform the measures as required by paragraphs 6, 7 and 8; or

(d) 有洗钱或资助恐怖主义的嫌疑, 尽管本通知并不要求支付服务提供商执行第6、7和8段规定的措施; 或

(e) the payment service provider has doubts about the veracity or adequacy of any information previously obtained.

(e) 支付服务提供商对之前获得的任何信息的真实性或充分性产生怀疑。

6.4 Where a payment service provider suspects that two or more transactions are or may be related, linked or the result of a deliberate restructuring of an otherwise single transaction into smaller transactions in order to evade the measures provided for in this Notice, the

² Please note in particular section 57 of the CDSA on tipping-off.

6.4 如果支付服务提供者怀疑两笔或两笔以上的交易是或可能是相关的、有联系的，或者是为了规避本通知规定的措施而故意将原本单一的交易重组为较小的交易的结果，则

payment service provider shall treat the transactions as a single transaction and aggregate their values for the purpose of this Notice.

支付服务提供商应将这些交易视为单笔交易，并为本《通知》之目的汇总其价值。

(I) Identification of Customer

客户身份识别

6.5 A payment service provider shall identify each customer.

6.5 服务提供商应确认每位客户的身份

6.6 For the purposes of paragraph 6.5, a payment service provider shall obtain at least the following information:

6.6 为第 6.5 款之目的，支付服务提供商应至少获得以下信息：

(a) full name, including any aliases;

(a) 全名，包括任何别名；

(b) unique identification number (such as an identity card number, birth certificate number or passport number, or where the customer is not a natural person, the incorporation number or business registration number);

(b) 唯一的身份识别码（如身份证号码、出生证明号码或护照号码，如果客户不是自然人，则为公司注册号或商业注册号）；

(c) the customer's –

(i) residential address; or

(ii) registered or business address, and if different, principal place of business,

as may be appropriate;

(c) 客户

住址；或

注册地址或营业地址，如果不同，则为主要营业地、

视情况而定；

(d) date of birth, establishment, incorporation or registration (as may be appropriate);
and

(d) 出生日期、成立日期、注册日期或登记日期（视情况而定）；以及

(e) nationality, place of incorporation or place of registration (as may be appropriate).

(e) 国籍、注册地或登记地（视情况而定）

6.7 Where the customer is a legal person or legal arrangement, the payment service provider shall, apart from identifying the customer, also identify the legal form, constitution and powers that regulate and bind the legal person or legal arrangement.

6.7 如果客户是法人或法律安排，支付服务提供商除应确认客户身份外，还应确认规范和约束法人或法律安排的法律形式、章程和权力。

6.8 Where the customer is a legal person or legal arrangement, the payment service provider shall identify the connected parties of the customer, by obtaining at least the following information of each connected party:

6.8 如果客户是法人或法律安排，支付服务提供商应至少获得每个关联方的以下信息，以确定客户的关联方：

(a) full name, including any aliases; and

(a) 全名，包括任何别名；以及

(b) unique identification number (such as an identity card number, birth certificate number or passport number of the connected party).

(b) 独一无二的身份号码（如关联方的身份证号码、出生证明号码或护照号码）。

6.8A Where the payment service provider –支付服务提供者

- (a) has assessed that the money laundering and terrorism financing risks in relation to the customer are not high; and

已评估与客户有关的洗钱和资助恐怖主义风险不高；以及

(b) is unable to obtain the unique identification number of the connected party after taking reasonable measures, 在采取合理措施后仍无法获得关联方的唯一识别码、

the payment service provider may obtain the date of birth and nationality of the connected party, in lieu of the unique identification number. 支付服务提供商可获取联网方的出生日期和国籍，以代替唯一识别码。

6.8B The payment service provider shall document the results of the assessment in paragraph

6.8A(a) and all the measures taken under paragraph 6.8A(b). 支付服务提供商应记录第 B 款所述的评估结果。6.8A(a)和第 6.8A(b)段规定的所有措施。

(II) Verification of Identity of Customer

核实客户身份

6.9 A payment service provider shall verify the identity of the customer using reliable, independent source data, documents or information. Where the customer is a legal person or legal arrangement, a payment service provider shall verify the legal form, proof of existence, constitution and powers that regulate and bind the customer, using reliable, independent source data, documents or information. 支付服务提供商应使用可靠、独立来源的数据、文件或信息核实客户身份。如果客户是法人或法律安排，支付服务提供商应使用可靠、独立的数据、文件或信息，核实规范和约束客户的法律形式、存在证明、章程和权力。

(III) Identification and Verification of Identity of Natural Person Appointed to Act on a Customer's Behalf

被指定代表某组织行事的自然人的身份证明和身份验证
客户代表

6.10 Where a customer appoints one or more natural persons to act on the customer's behalf in establishing business relations with a payment service provider or the customer is not a natural person, the payment service provider shall —如果客户指定一名或多名自

然人代表客户与支付服务提供商建立业务关系，或者客户不是自然人，支付服务提供商应

- (a) identify each natural person who acts or is appointed to act on behalf of the customer by obtaining at least the following information of such natural person:

通过获取至少以下自然人信息，确定代表客户行事或被指定代表客户行事的每个自然人：

- (i) full name, including any aliases;
- (ii) unique identification number (such as an identity card number, birth certificate number or passport number);
- (iii) residential address;
- (iv) date of birth;
- (v) nationality; and

全名，包括任何别名；

独特的身份识别号码（如身份证号码、出生证明号码或护照号码）；

住宅地址：

出生日期

国籍；以及

- (b) verify the identity of each natural person using reliable, independent source data, documents or information.

（b）使用可靠、独立的数据、文件或信息核实每个自然人的身份。

6.11 A payment service provider shall verify the due authority of each natural person appointed to act on behalf of the customer by:

支付服务提供商应通过以下方式核实被指定代表客户行事的每个自然人的适当授权：

- (a) obtaining appropriate documentary evidence authorising the appointment of such natural person by the customer to act on the customer's behalf; and

获得适当的文件证明，授权客户指定该自然人代表客户行事；以及

- (b) verifying that such natural person is the person authorised to act on the customer's behalf, through methods which include obtaining the person's

specimen signature or electronic means of verification.核实该自然人是受权在以下情况下行事的人通过各种方法，包括获得客户 的

签字样本或电子核查手段。

6.11A Where the payment service provider – 如果支付服务提供者

- (a) has assessed that the money laundering and terrorism financing risks of the customer are not high; and

已评估客户的洗钱和资助恐怖主义风险不高；以及

- (b) is unable to obtain the residential address of the natural person who acts or is appointed to act on behalf of the customer after taking reasonable measures, 在采取合理措施后仍无法获得代表客户行事或被指定代表客户行事的自然人的住址、

the payment service provider may obtain the business address of this natural person, in lieu of the residential address. 支付服务提供者可获得该自然人的商业地址，以代替住址。

6.11B Where the payment service provider has obtained the business address of the natural person referred to in paragraph 6.11A, the payment service provider shall take reasonable measures to verify the business address using reliable, independent source data, documents or information.

如支付服务提供者已获得第 6.11A 段所述自然人的营业地址，支付服务提供者应采取合理措施，利用可靠、独立来源的数据、文件或信息核实该营业地址。

6.11 C The payment service provider shall document the results of the assessment in paragraph

6.11A(a) and all the measures taken under paragraph 6.11A(b). 支付服务提供者应记录第 6.11A(a) 和第 6.11A(b) 段规定的所有措施。

6.12 Where the customer is a Singapore Government entity, the payment service provider shall only be required to obtain such information as may be required to confirm that the customer is a Singapore Government entity as asserted.

如果客户是新加坡政府实体，支付服务提供者只需获取必要信息，以确认客户是所称的新加坡政府实体。

(IV) Identification and Verification of Identity of Beneficial Owner

识别和验证实际所有人的身份

6.13 Subject to paragraph 6.16, a payment service provider shall inquire if there exists any beneficial owner in relation to a customer.在不违反第 6.16 段规定的情况下，支付服务提供者应查询客户是否存在任何实益拥有人。

6.14 Where there is one or more beneficial owners in relation to a customer, the payment service provider shall identify the beneficial owners and take reasonable measures to verify the identities of the beneficial owners using the relevant information or data obtained from reliable, independent sources. The payment service provider shall —如果客户有一个或多个实益拥有人，支付服务提供商应确定实益拥有人的身份，并采取合理措施，利用从可靠、独立来源获得的相关信息或数据核实实益拥有人的身份。支付服务提供者应

(a) for customers that are legal persons —对于法人客户 -

(i) identify the natural persons (whether acting alone or together) who ultimately own the legal person;确定最终拥有法人的自然人（无论是单独行动还是共同行动）；

(ii) to the extent that there is doubt under subparagraph (i) as to whether the natural persons who ultimately own the legal person are the beneficial owners or where no natural persons ultimately own the legal person, identify the natural persons (if any) who ultimately control the legal person or have ultimate effective control of the legal person; and如果根据第(i)分段对最终拥有该法人的自然人是否为实益拥有人有疑问，或者如果没有自然人最终拥有该法人，则应指明最终控制该法人或对该法人拥有最终有效控制权的自然人（如有）；以及

(iii) where no natural persons are identified under subparagraphs (i) or (ii), identify the natural persons having executive authority in the legal person, or in equivalent or similar positions;

如果第(i)或(ii)分段未指明自然人，则指明在法人中拥有行政权力或担任同等或类似职务的自然人；

- (b) for customers that are legal arrangements —为属于法律安排的客户
 - (i) for trusts, identify the settlors, the trustees, the protector (if any), the beneficiaries (including every beneficiary that falls within a designated characteristic or class) ³, and any natural person exercising ultimate ownership, ultimate control or ultimate effective control over the trust (including through a chain of control or ownership); and对于信托, 确定委托人、受托人、保护人(如有)、受益人(包括属于指定特征或类别的每个受益人)³以及对信托行使最终所有权、最终控制权或最终有效控制权(包括通过控制权或所有权链)的任何自然人; 以及
 - (ii) for other types of legal arrangements, identify persons in equivalent or similar positions, as those described under subparagraph (i).对于其他类型的法律安排, 确定与第(i)分段所述人员职位相当或类似的人员。

6.15 Where the customer is not a natural person, the payment service provider shall understand the nature of the customer's business and its ownership and control structure. 如果客户不是自然人, 支付服务提供商应了解客户的业务性质及其所有权和控制结构。

6.16 A payment service provider shall not be required to inquire if there exists any beneficial owner, in relation to a customer that is —支付服务提供者无须查询是否存在与以下客户有关的受益所有人

- (a) an entity listed and traded on the Singapore Exchange;在新加坡交易所上市交易的实体;
- (b) an entity listed on a stock exchange outside of Singapore that is subject to —在新加坡境外证券交易所上市的实体, 该实体须符合以下条件
 - (i) regulatory disclosure requirements; and监管披露要求; 以及
 - (ii) requirements relating to adequate transparency in respect of its beneficial owners (imposed through stock exchange rules, law or other enforceable means);与实益拥有人的充分透明度有关的要求(通过证券交易所规则、法律或其他强制手段实施);
- (c) a financial institution set out in Appendix 1;附录 1 所列的金融机构;

- (d) a financial institution incorporated or established outside Singapore that is subject to and supervised for compliance with AML/CFT requirements consistent with standards set by the FATF; or 在新加坡境外注册或设立的金融机构，须遵守反洗钱/打击资助恐怖主义的规定，并接受监督，这些规定符合反洗钱金融行动特别工作组制定的标准；或
- (e) an investment vehicle where the managers are financial institutions — 管理者为金融机构的投资工具 - 投资工具
 - (i) set out in Appendix 1; or 载于附录 1；或
 - (ii) incorporated or established outside Singapore but are subject to and supervised for compliance with AML/CFT requirements consistent with standards set by the FATF, 在新加坡境外注册或成立，但须遵守反洗钱/打击资助恐怖主义的规定，并接受监督，这些规定符合反洗钱金融行动特别工作组制定的标准、

unless the payment service provider has doubts about the veracity of the CDD information, or suspects that the customer, business relations with, or transaction for the 除非支付服务提供商怀疑 CDD 信息的真实性，或怀疑该客户、与该客户的业务关系或为该客户进行的交易

³ In relation to a beneficiary of a trust designated by characteristics or by class, the payment service provider shall obtain sufficient information about the beneficiary to satisfy itself that it will be able to establish the identity of the beneficiary —

- (a) before making a distribution to that beneficiary; or
- (b) when that beneficiary intends to exercise vested rights.

³ 对于按特征或按类别指定的信托受益人，支付服务提供者应获得有关该受益人的充分信息，以便确信能够确定该受益人的身份 - ³

- (c) 在向该受益人进行分配之前；或
- (d) 当受益人打算行使既得权利时。

customer, may be connected with money laundering or terrorism financing.

客户，可能与洗钱或资助恐怖主义有关。

- 6.17 For the purposes of paragraphs 6.16(d) and 6.16(e)(ii), a payment service provider shall document the basis for its determination that the requirements in those paragraphs have been duly met.就第 6.16(d)和第 6.16(e)(ii)段而言，支付服务提供者应记录其确定已适当满足这两段要求的依据。

(V) Information on the Purpose and Intended Nature of Business Relations and Transaction Undertaken without an Account being Opened关于未开立账户的业务关系和交易的目的和预期性质的信息

- 6.18 A payment service provider shall, when processing the application to establish business relations, or undertaking a transaction without an account being opened, understand and as appropriate, obtain from the customer information as to the purpose and intended nature of business relations or transaction.支付服务提供商在处理建立业务关系的申请或在未开立账户的情况下进行交易时，应了解并酌情从客户处获得有关业务关系或交易的目的和预期性质的信息。

(VI) Review of Transactions Undertaken without an Account being Opened审查在未开设账户的情况下进行的交易

- 6.19 Where a payment service provider undertakes one or more transactions for a customer without an account being opened ("current transaction"), the payment service provider shall review the earlier transactions undertaken by that customer to ensure that the current transaction is consistent with the payment service provider's knowledge of the customer, its business and risk profile and where appropriate, the source of funds.

如果支付服务提供商在未开立账户的情况下为客户进行一项或多项交易（"当前交易"），支付服务提供商应审查该客户先前进行的交易，以确保当前交易符合支付服务提供商对客户地了解、客户的业务和风险状况，并在适当情况下符合客户的资金来源。

- 6.20 Where a payment service provider establishes business relations with a customer, the payment service provider shall review any transaction undertaken before the business relations are established, to ensure that the business relations are consistent with the payment service provider's knowledge of the customer, its business and risk profile and where appropriate, the source of funds.

当支付服务提供商与客户建立业务关系时，支付服务提供商应审查在建立业务关系之前进行的任何交易，以确保业务关系符合支付服务提供商对客户、其业务

和风险状况的了解，并在适当情况下符合资金来源。

- 6.21 A payment service provider shall pay special attention to all complex, unusually large or unusual patterns of transactions undertaken without an account being opened that have no apparent or visible economic or lawful purpose.

支付服务提供商应特别注意在未开立账户的情况下进行的所有复杂、异常大额或异常模式的交易，这些交易没有明显或可见的经济或合法目的。

- 6.22 For the purposes of reviewing transactions undertaken without an account being opened as required by paragraph 6.19, a payment service provider shall put in place and implement adequate systems and processes, commensurate with the size and complexity of the payment service provider to —为审查未按第 6.19 段的要求开立账户而进行的交易，支付服务提供者应建立并实施与支付服务提供者的规模和复杂程度相称的适当系统和程序，以便

- (a) monitor its transactions undertaken without an account being opened for customers; and 监督其在未为客户开立账户的情况下进行的交易；以及
- (b) detect and report suspicious, complex, unusually large or unusual patterns of transactions undertaken without an account being opened. 发现并报告可疑、复杂、异常大额或不寻常的未开户交易模式。

- 6.23 A payment service provider shall, to the extent possible, inquire into the background and purpose of the transactions in paragraph 6.21 and document its findings with a view to making this information available to the relevant authorities should the need arise. 支付服务提供商应尽可能调查第 6.21 段所述交易的背景和目的，并将调查结果记录在案，以便在必要时向有关当局提供这些信息。

- 6.24 Where there are any reasonable grounds for suspicion that a transaction for a customer

undertaken without an account being opened is connected with money laundering or terrorism financing, and where the payment service provider considers it appropriate to undertake the transaction, the payment service provider shall substantiate and document the reasons for undertaking the transaction. 如果有任何合理的理由怀疑客户的交易

在未开立账户的情况下进行的交易与洗钱或资助恐怖主义有关，而且支付服务提供商认为进行该交易是适当的，则支付服务提供商应证实并记录进行该交易的理由。

(VII) Ongoing Monitoring持续监测

6.25 A payment service provider shall monitor on an ongoing basis, its business relations with customers.支付服务提供商应持续监控其与客户的业务关系。

6.26 A payment service provider shall, during the course of business relations with a customer, observe the conduct of the customer's account and scrutinise transactions undertaken throughout the course of business relations, to ensure that the transactions are consistent with the payment service provider's knowledge of the customer, its business and risk profile and where appropriate, the source of funds.支付服务提供商应在与客户的业务关系存续期间，观察客户账户的行为，并审查在整个业务关系存续期间进行的交易，以确保交易符合支付服务提供商对客户、其业务和风险状况的了解，并在适当情况下符合资金来源。

6.27 A payment service provider shall perform enhanced risk mitigation measures where the transaction involves a transfer of a digital payment token to or a receipt of a digital payment token from an entity other than:如果交易涉及向以下实体以外的实体转让数字支付令牌或从以下实体以外的实体收取数字支付令牌，支付服务提供者应采取强化风险缓解措施

(a) a financial institution as defined in section 2 of the FSM Act; or密克罗尼西亚联邦法》第2条定义的金融机构；或

(b) a financial institution incorporated or established outside Singapore that is subject to and supervised for compliance with AML/CFT requirements consistent with standards set by the FATF.在新加坡境外注册或成立的金融机构，须遵守反洗钱/打击资助恐怖主义的规定，并接受监督，这些规定符合反洗钱金融行动特别工作组制定的标准。

6.28 A payment service provider shall pay special attention to all complex, unusually large or unusual patterns of transactions, undertaken throughout the course of business relations, that have no apparent or visible economic or lawful purpose.支付服务提供商应特别注意在整个业务关系过程中进行的、没有明显或可见的经济或合法目的的所有复杂、异常大或不寻常的交易模式。

6.29 For the purposes of ongoing monitoring, a payment service provider shall put in place and implement adequate systems and processes, commensurate with the size and

complexity of the payment service provider to —为了持续监控的目的，支付服务提供商应建立并实施与支付服务提供商的规模和复杂程度相称的适当系统和程序，以便

- (a) monitor its business relations with customers; and 监督与客户的业务关系；以及
- (b) detect and report suspicious, complex, unusually large or unusual patterns of transactions undertaken throughout the course of business relations. 发现并报告在整个业务关系过程中进行的可疑、复杂、异常大额或异常模式的交易。

6.30 A payment service provider shall, to the extent possible, inquire into the background and purpose of the transactions in paragraph 6.28 and document its findings with a view to making this information available to the relevant authorities should the need arise. 支付服务提供者应尽可能调查第 6.28 段所述交易的背景和目的，并将调查结果记录在案，以便在必要时向有关当局提供这些信息。

6.31 A payment service provider shall ensure that the CDD data, documents and information obtained in respect of customers, natural persons appointed to act on behalf of the customers, connected parties of the customers and beneficial owners of the customers, are relevant and kept up-to-date by undertaking reviews of existing CDD data, documents and information, particularly for higher risk categories of customers.

支付服务提供商应通过审查现有的 CDD 数据、文件和信息，尤其是高风险客户类别的 CDD 数据、文件和信息，确保所获得的有关客户、被指定代表客户行事的自然人、客户的关联方和客户的受益所有人的 CDD 数据、文件和信息是相关的，并不断更新。

6.32 Where there are any reasonable grounds for suspicion that existing business relations with a customer are connected with money laundering or terrorism financing, and where the payment service provider considers it appropriate to retain the customer —如果有任何合理理由怀疑与客户的现有业务关系与洗钱或资助恐怖主义有关，并且支付服务提供商认为保留该客户是适当的-- 如果有任何合理理由怀疑与客户的现有业务关系与洗钱或资助恐怖主义有关，并且支付服务提供商认为保留该客户是适当的。

- (a) the payment service provider shall substantiate and document the reasons for retaining the customer; and支付服务提供商应证明并记录保留客户的理由；以及
- (b) the customer's business relations with the payment service provider shall be subject to commensurate risk mitigation measures, including enhanced ongoing monitoring.客户与支付服务提供商的业务关系应采取相应的风险缓解措施，包括加强持续监控。

6.33 Where the payment service provider assesses the customer or the business relations with the customer referred to in paragraph 6.32 to be of higher risk, the payment service provider shall perform enhanced CDD measures, which shall include obtaining the approval of the payment service provider's senior management to retain the customer. 如果支付服务提供商评估第 6.32 段所述客户或与客户的业务关系具有较高风险，支付服务提供商应执行强化的 CDD 措施，其中应包括获得支付服务提供商高级管理层的批准以保留该客户。

CDD Measures for Non-Face-to-Face Business Relations or Non-Face-to-Face Transactions Undertaken without an Account Being Opened CDD 措施用于非面对面业务关系关系或在未开设账户的情况下进行的非面对面交易

6.34 A payment service provider shall develop policies and procedures to address any specific risks associated with non-face-to-face business relations with a customer or non-face-to-face transactions undertaken without an account being opened for a customer ("non-face-to-face business contact").支付服务提供商应制定政策和程序，以应对与客户的非面对面业务关系或在未为客户开户的情况下进行的非面对面交易（"非面对面业务联系"）相关的任何特定风险。

6.35 A payment service provider shall implement the policies and procedures referred to in paragraph 6.34 when establishing business relations with a customer and when conducting ongoing due diligence.支付服务提供商在与客户建立业务关系和进行持续尽职调查时，应执行第 6.34 段提及的政策和程序。

6.36 Where there is no face-to-face contact, the payment service provider shall perform CDD measures that are at least as robust as those that would be required to be performed if

there was face-to-face contact.在没有面对面接触的情况下，支付服务提供商采取的 CDD 措施应至少与有面对面接触时必须采取的措施同样有力。

- 6.37 Where a payment service provider conducts its first non-face-to-face business contact, the payment service provider shall, at the payment service provider's own expense, appoint an external auditor or an independent qualified consultant to assess the effectiveness of the policies and procedures referred to in paragraph 6.34, including the effectiveness of any technology solutions used to manage impersonation risks.在支付服务提供商进行首次非面对面业务接触时，支付服务提供商应自费指定一名外部审计员或一名独立的合格顾问，以评估第 6.34 段所述政策和程序的有效性，包括用于管理冒充风险的任何技术解决方案的有效性。
- 6.38 The payment service provider shall submit to the Authority a report of the assessment no later than one year after conduct of the payment service provider's non-face-to-face business contact.支付服务提供商应在进行非面对面业务联系后一年内向管理局提交评估报告。
- 6.39 Where there has been a substantial change in the policies and procedures referred to in paragraph 6.34, the payment service provider shall appoint an external auditor or an independent qualified consultant to carry out an assessment of the new policies and procedures, and shall submit the report of the assessment to the Authority no later than one year after the implementation of the change in policies and procedures.

如第 6.34 段所述的政策和程序有重大改变，支付服务提供者应指定一名外聘审计员或一名独立的合格顾问对新的政策和程序进行评估，并应在政策和程序改变实施后一年内向管理局提交评估报告。

Reliance by Acquiring Payment Service Provider on Measures Already Performed

收购方支付服务提供商对已执行措施的依赖性

- 6.40 When a payment service provider (“acquiring payment service provider”) acquires, either in whole or in part, the business of another payment service provider (whether in Singapore or elsewhere), the acquiring payment service provider shall perform the measures as required by paragraphs 6, 7 and 8, on the customers acquired with the business at the time of acquisition except where the acquiring payment service provider has —

当一家支付服务提供商（“收单支付服务提供商”）全部或部分收购另一家支付服务提供商的业务（不论是在新加坡还是在其他地方）时，收单支付服务提供商应在收购时对与该业务一起收购的客户采取第 6、7 和 8 段所要求的措施，除非收单支付服务提供商

- (a) acquired at the same time all corresponding customer records (including CDD information) and has no doubt or concerns about the veracity or adequacy of the information so acquired; and 同时获得所有相应的客户记录（包括客户身份验证信息），并且对所获得信息的真实性或充分性没有任何怀疑或担忧；以及
- (b) conducted due diligence enquiries that have not raised any doubt on the part of the acquiring payment service provider as to the adequacy of AML/CFT measures previously adopted in relation to the business or part thereof now acquired by the acquiring payment service provider, and document such enquiries. 进行尽职调查，使收购方支付服务提供商不怀疑以前对收购方支付服务提供商现在收购的业务或部分业务采取的反洗钱/打击资助恐怖主义措施是否充分，并将这些调查记录在案。

Measures for Non-Account Holder

针对非账户持有人的措施

- 6.41 A payment service provider that undertakes any transaction for any customer who does not otherwise have business relations with the payment service provider shall — 支付服务提供商为任何与该支付服务提供商没有其他业务关系的客户进行任何交易时，必须
- (a) perform CDD measures as if the customer had applied to the payment service provider to establish business relations; and 执行客户身份查验措施，如同客户向支付服务提供商申请建立业务关系；以及

- (b) record adequate details of the relevant transaction so as to permit the reconstruction of the transaction, including the nature and date of the transaction, the type and amount of currency involved, the value date, and the details of the payee or beneficiary.记录相关交易的充分细节，以便能够重建交易，包括交易的性质和日期、所涉货币的种类和金额、价值日期以及收款人或受益人的详细情况。

Timing for Verification验证时间

- 6.42 Subject to paragraphs 6.43 and 6.44, a payment service provider shall complete verification of the identity of a customer as required by paragraph 6.9, natural persons appointed to act on behalf of the customer as required by paragraph 6.10(b) and beneficial owners of the customer as required by paragraph 6.14 — 在不违反第 6.43 和 6.44 段规定的情况下，支付服务提供者应按照第 6.9 段的要求完成对客户身份的核实，按照第 6.10(b)段的要求完成对被指定代表客户行事的自然人身份的核实，以及按照第 6.14 段的要求完成对客户实益拥有人身份的核实
- (a) before the payment service provider establishes business relations with the customer;在支付服务提供商与客户建立业务关系之前
 - (b) before the payment service provider undertakes any transaction for the customer, where the customer has not otherwise established business relations with the payment service provider; or在支付服务提供商为客户进行任何交易之前，客户尚未与支付服务提供商建立其他业务关系；或
 - (c) before the payment service provider effects the sending of, receives, or arranges for the transfer of, digital payment tokens by value transfer, for the customer, where the customer has not otherwise established business relations with the 在支付服务提供商为客户以价值转移方式发送、接收或安排转移数字支付代币之前，如果客户没有以其他方式与支付服务提供商建立业务关系

payment service provider.支付服务提供商。

- 6.43 A payment service provider may establish business relations with a customer before completing the verification of the identity of the customer as required by paragraph 6.9, natural persons appointed to act on behalf of the customer as required by paragraph 6.10(b) and beneficial owners of the customer as required by paragraph 6.14 if —支付服务提供者可在完成第 6.9 段所要求的对客户身份、第 6.10(b)段所要求的对被指定代表客户行事的自然人以及第 6.14 段所要求的对客户的实益拥有人的核实之前，与客户建立业务关系，条件是
- (a) the deferral of completion of the verification is essential in order not to interrupt the normal conduct of business operations; and为了不影响正常的业务活动，必须推迟完成核查；以及
 - (b) the risks of money laundering and terrorism financing can be effectively managed by the payment service provider.支付服务提供商可以有效管理洗钱和资助恐怖主义的风险
- 6.44 Where the payment service provider establishes business relations with a customer before verifying the identity of the customer as required by paragraph 6.9, natural persons appointed to act on behalf of the customer as required by paragraph 6.10(b), and beneficial owners of the customer as required by paragraph 6.14, the payment service provider shall —如果支付服务提供者在按照第 6.9 段的要求核实客户身份、按照第 6.10(b)段的要求核实被指定代表客户行事的自然人身份以及按照第 6.14 段的要求核实客户的实益拥有人身份之前与客户建立了业务关系，支付服务提供者应
- (a) develop and implement internal risk management policies and procedures concerning the conditions under which such business relations may be established prior to verification; and制定并实施内部风险管理政策和程序，规定在核查前可建立此类业务关系的条件；以及
 - (b) complete such verification as soon as is reasonably practicable.在合理可行的情况下尽快完成核查

Where Measures are Not Completed未完成的措施

- 6.45 Where the payment service provider is unable to complete the measures as required by paragraphs 6, 7 and 8, it shall not commence or continue business relations with any customer, or undertake any transaction for any customer.如果

支付服务提供商无法完成第 6、第 7 和第 8 款要求的措施，则不得开始或继续与任何客户的业务关系，或为任何客户进行任何交易。

- 6.46 Where the payment service provider is unable to complete the measures as required by paragraphs 6, 7 and 8, the payment service provider shall consider if the circumstances are suspicious so as to warrant the filing of an STR. 如果支付服务提供者无法完成第 6、第 7 和第 8 款所要求的措施，支付服务提供者应考虑情况是否可疑，从而有必要提交可疑交易报告。
- 6.47 For the purposes of paragraphs 6.45 and 6.46, completion of the measures means the situation where the payment service provider has obtained, screened and verified (including by delayed verification as allowed under paragraphs 6.43 and 6.44) all necessary CDD information required under paragraphs 6, 7 and 8, and where the payment service provider has received satisfactory responses to all inquiries in relation to such necessary CDD information. 就第 6.45 和 6.46 段而言，完成措施是指支付服务提供者已获取、筛选和核实（包括第 6.43 和 6.44 段允许的延迟核实）第 6、7 和 8 段要求的所有必要的客户身份验证信息，并且支付服务提供者已收到与这些必要的客户身份验证信息有关的所有查询的满意答复。

Joint Account 联合账户

- 6.48 In the case of a joint account, a payment service provider shall perform CDD measures on all of the joint account holders as if each of them were individual customers of the payment service provider. 如果是联名账户，支付服务提供商应针对所有联名账户持有人采取 CDD 措施，就像每个人都是支付服务提供商的个人客户一样。

Screening筛选

- 6.49 A payment service provider shall screen a customer, natural persons appointed to act on behalf of the customer, connected parties of the customer and beneficial owners of the customer against relevant money laundering and terrorism financing information sources, as well as lists and information provided by the Authority or other relevant authorities in Singapore for the purposes of determining if there are any money laundering or terrorism financing risks in relation to the customer. 支付服务提供者应对照有关洗钱和资助恐怖主义的信息来源，以及新加坡管理局或其他有关当局提供的清单和信息，甄别客户、被指定代表客户行事的自然人、客户的关联方和客户的受益所有人，以确定是否存在与客户有关的任何洗钱或资助恐怖主义风险。
- 6.50 A payment service provider shall screen the persons referred to in paragraph 6.49 — 支付服务提供者应筛选第 6.49 段所述的人员
- (a) when, or as soon as reasonably practicable after, the payment service provider establishes business relations with a customer; 当支付服务提供商与客户建立业务关系时，或在合理可行的情况下尽快与客户建立业务关系；
 - (b) before the payment service provider undertakes any transaction for a customer who has not otherwise established business relations with the payment service provider; 在支付服务提供商为未与支付服务提供商建立业务关系的客户进行任何交易之前；
 - (c) before the payment service provider effects the sending of, receives, or arranges for the transfer of, digital payment tokens by value transfer, for a customer who has not otherwise established business relations with the payment service provider; 在支付服务提供商为未与支付服务提供商建立其他业务关系的客户以价值转移方式发送、接收或安排转移数字支付代币之前；
 - (d) on a periodic basis after the payment service provider establishes business relations with the customer; and 在支付服务提供商与客户建立业务关系后定期进行；以及
 - (e) when there are any changes or updates to — 发生变化或更新时
 - (i) the lists and information provided by the Authority or other relevant authorities in Singapore to the payment service provider; or 新加坡管理局或其他有关当局向支付服务提供商提供的清单和资料；
或

- (ii) the natural persons appointed to act on behalf of a customer, connected parties of a customer or beneficial owners of a customer. 被指定代表客户、客户关联方或客户受益所有人行事的自然人。

6.51 A payment service provider shall screen all value transfer originators and value transfer beneficiaries as defined in paragraph 13, against lists and information provided by the Authority or any other relevant authorities in Singapore for the purposes of determining if there are any money laundering or terrorism financing risks in relation to any such persons. 支付服务提供者应对照管理局或新加坡任何其他有关当局提供的清单和资料，甄别第13段界定的所有价值转移发端人和价值转移受益人，以确定这些人是否有洗钱或资助恐怖主义的风险。

6.52 The results of screening and assessment by the payment service provider shall be documented. 付款服务提供商的筛查和评估结果应记录在案。

7 SIMPLIFIED CUSTOMER DUE DILIGENCE 简化客户尽职调查

7.1 Subject to paragraph 7.4, a payment service provider may perform simplified CDD measures in relation to a customer, any natural person appointed to act on behalf of the

在遵守第 7.4 段规定的前提下，支付服务提供者可对客户、被指定代表客户行事的任何自然人执行简化的 CDD 措施。

customer and any beneficial owner of the customer (other than any beneficial owner that the payment service provider is exempted from making inquiries about under paragraph 6.16) if it is satisfied that the risks of money laundering and terrorism financing are low. 客户和该客户的任何实益拥有人（支付服务提供者根据第(1)款被豁免查询的任何实益拥有人除外

6.16) 如果它认为洗钱和资助恐怖主义的风险很低。

- 7.2 The assessment of low risks shall be supported by an adequate analysis of risks by the payment service provider. 低风险评估应得到支付服务提供商对风险的充分分析的支持。
- 7.3 The simplified CDD measures shall be commensurate with the level of risk, based on the risk factors identified by the payment service provider. 简化的 CDD 措施应根据支付服务提供商确定的风险因素，与风险水平相称。
- 7.4 A payment service provider shall not perform simplified CDD measures — 支付服务提供商不得执行简化的 CDD 措施
- (a) where one or more transactions undertaken, whether in the course of business relations or otherwise, by the payment service provider for a customer in any one year period cumulatively exceeds S\$20,000⁴; 支付服务提供商在任何一年内为客户进行的一项或多项交易（无论是在业务关系过程中还是在其他情况下）累计超过 20,000 新元⁴
 - (b) where a customer or any beneficial owner of the customer is from or in a country or jurisdiction in relation to which the FATF has called for countermeasures; 客户或客户的任何受益所有人来自或位于 FATF 要求采取反措施的国家或辖区；
 - (c) where a customer or any beneficial owner of the customer is from or in a country or jurisdiction known to have inadequate AML/CFT measures, as determined by the payment service provider for itself, or notified to payment service providers generally by the Authority, or other foreign regulatory authorities; or 客户或客户的任何受益所有人来自或位于已知反洗钱/打击资助恐怖主义措施不足的国家或司法管辖区，该措施由支付服务提供商自行确定，或由管理局或其他外国监管机构通知支付服务提供商；或
 - (d) where the payment service provider suspects that money laundering or terrorism financing is involved. 支付服务提供商怀疑涉及洗钱或资助恐怖主义。
- 7.5 Subject to paragraphs 7.2, 7.3 and 7.4, a payment service provider may perform simplified CDD measures in relation to a customer that is a financial institution set out in

Appendix 2.在不违反第 7.2、7.3 和 7.4 段规定的情况下，支付服务提供者可对附录 2 所列金融机构的客户执行简化的客户身份查验措施。

- 7.6 Where the payment service provider performs simplified CDD measures in relation to a customer, any natural person appointed to act on behalf of the customer and any beneficial owner of the customer, it shall document —如果支付服务提供商对客户、任何被指定代表客户行事的自然人以及客户的任何实益拥有人执行简化的 CDD 措施，则应记录以下内容

(a) the details of its risk assessment; and

风险评估的细节；以及

(b) the nature of the simplified CDD measures.

简化的 CDD 措施的性质。

- 7.7 For avoidance of doubt, the term “CDD measures” in paragraph 7 means the measures required by paragraph 6.为避免疑义，第 7 段中的 “CDD 措施”是指以下措施第 6 段的要求。

⁴ Please note paragraph 6.4 of the Notice.

⁴ 请注意《通知》第 6.4 段

8 ENHANCED CUSTOMER DUE DILIGENCE

加强客户尽职调查

Politically Exposed Persons

政治公众人物

8.1 For the purposes of paragraph 8 —

就第 8 段而言

“close associate” means a natural person who is closely connected to a politically exposed person, either socially or professionally

;"密切联系人 "是指与某一政治人物有密切联系的自然人。
在社交或职业方面暴露的人;

“domestic politically exposed person” means a natural person who is or has been entrusted domestically with prominent public functions;

"国内政治公众人物 "是指现在或曾经是以下情况的自然人
在国内担任重要公职;

“family member” means a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling of the politically exposed person;

"家庭成员 "是指政治公众人物的父母、继父母、子女、继子女、领养子女、配偶、兄弟姐妹、继兄弟姐妹和领养兄弟姐妹;

“foreign politically exposed person” means a natural person who is or has been entrusted with prominent public functions in a foreign country or jurisdiction;

"外国政治公众人物 "是指现在或曾经受托从事以下活动的自然人
在外国或外国管辖区担任重要公职;

“international organisation” means an entity established by formal political agreements between member countries or jurisdictions that have the status of international treaties, whose existence is recognised by law in member countries or jurisdictions and which is not treated as a resident institutional unit of the country or jurisdiction in which it is located;

"国际组织 "系指根据成员国或成员国管辖区之间具有国际条约地位的正式政治协定建立的实体, 其存在得到成员国或成员国管辖区的法律承认, 且不被视为所在国或所在管辖区的常驻机构单位;

“international organisation politically exposed person” means a natural person who is or

has been entrusted with prominent public functions in an international organisation;

"国际组织政治公众人物"指以下自然人在国际组织中担任重要公职;

"politically exposed person" means a domestic politically exposed person, foreign politically exposed person or international organisation politically exposed person; and

"政治公众人物"是指国内政治公众人物、国外政治公众人物、政治公众人物或国际组织政治公众人物; 以及

"prominent public functions" includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations

"重要公职"包括国家元首、政府首脑、政府部长、高级公务员或公职人员、高级司法或军事官员、国有企业高级管理人员、高级政党官员、立法机构成员和国际组织高级管理人员担任的职务。

- 8.2 A payment service provider shall implement appropriate internal risk management systems, policies, procedures and controls to determine if a customer, any natural person appointed to act on behalf of the customer, any connected party of the customer or any beneficial owner of the customer is a politically exposed person, or a family member or close associate of a politically exposed person.

支付服务提供商应实施适当的内部风险管理系统、政策、程序和控制措施, 以确定客户、任何受命代表客户行事的自然人、客户的任何关联方或客户的任何受益所有人是否为政治公众人物, 或政治公众人物的家庭成员或密切联系人士。

- 8.3 A payment service provider shall, in addition to performing CDD measures (specified in paragraph 6), perform at least the following enhanced CDD measures where a customer or any beneficial owner of the customer is determined by the payment service provider to be a politically exposed person, or a family member or close associate of a politically exposed person under paragraph 8.2:

8.3 如果支付服务提供者根据第 8.2 段确定客户或客户的任何受益所有人是政治公众人物, 或政治公众人物的家庭成员或密切联系人士, 则支付服务提供者除应执行第 6 段规定的 CDD 措施外, 还应至少执行以下强化 CDD 措施:

- (a) obtain approval from the payment service provider's senior management to establish or continue business relations with the customer or undertake any

获得支付服务提供商高级管理层的批准，以便与客户建立或继续业务关系，或进行任何

transaction without an account being opened for the customer;在没有为客户开设账户的情况下进行交易;

- (b) establish, by appropriate and reasonable means, the source of wealth and source of funds of the customer and any beneficial owner of the customer; and通过适当和合理的手段，确定客户及其任何受益所有人的财富和资金来源；以及
- (c) conduct, during the course of business relations with the customer, enhanced monitoring of the business relations with the customer. In particular, the payment service provider shall increase the degree and nature of monitoring of the business relations with and transactions for the customer, in order to determine whether they appear unusual or suspicious.在与客户建立业务关系期间，加强对客户业务关系的监控。特别是，支付服务提供商应加强对与客户的业务关系和客户交易的监控程度和性质，以确定是否出现异常或可疑情况。

8.4 A payment service provider may adopt a risk-based approach in determining whether to perform enhanced CDD measures or the extent of enhanced CDD measures to be performed for —支付服務供應商可採用風險為本的方法，決定是否執行加強進行客戶狀況盡職審查的措施，或執行加強進行客戶狀況盡職審查的措施的程度，例如

- (a) domestic politically exposed persons, their family members and close associates;国内政治公众人物、其家庭成员和关系密切者；
- (b) international organisation politically exposed persons, their family members and close associates; or国际组织 政治公众人物、其家庭成员和关系密切者；或
- (c) politically exposed persons who have stepped down from their prominent public functions, taking into consideration the level of influence such persons may continue to exercise after stepping down from their prominent public functions, their family members and close associates,已解除重要公职的政治公众人物，同时考虑到这些人在解除重要公职后可能继续发挥的影响程度，以及他们的家庭成员和关系密切者、

except in cases where their business relations with the payment service provider or transaction without an account being opened by the payment service provider present a higher risk for money laundering or terrorism financing.除非他们与支付服务提供商之间的业务关系或在支付服务提供商未开设账户的情况下进行的交易存在较高的洗钱或资助恐怖主义的风险。

Other Higher Risk Categories 其他高风险类别

8.5 A payment service provider shall implement appropriate internal risk management systems, policies, procedures and controls to determine if business relations with or transactions undertaken without an account being opened for any customer present a higher risk for money laundering or terrorism financing. 支付服务提供商应实施适当的内部风险管理制度、政策、程序和控制措施，以确定与任何客户的业务关系或在未为任何客户开立账户的情况下进行的交易是否具有较高的洗钱或资助恐怖主义的风险。

8.6 For the purposes of paragraph 8.5, circumstances where a customer presents or may present a higher risk for money laundering or terrorism financing include but are not limited to the following: 就第 8.5 段而言，客户具有或可能具有较高洗钱或资助恐怖主义风险的情况包括但不限于以下情况：

- (a) where a customer or any beneficial owner of the customer is from or in a country or jurisdiction in relation to which the FATF has called for countermeasures, the payment service provider shall treat any business relations with or transactions for any such customer as presenting a higher risk for money laundering or terrorism financing; 如果客户或客户的任何受益所有人来自或位于金融行动特别工作组要求采取反措施的国家或管辖区，支付服务提供商应将任何此类客户的任何业务关系或交易视为洗钱或资助恐怖主义的高风险；
- (b) where a customer or any beneficial owner of the customer is from or in a country or jurisdiction known to have inadequate AML/CFT measures, as determined by 客户或客户的任何受益所有人来自或身处一个已知反洗钱/打击资助恐怖主义措施不足的国家或司法管辖区，根据以下情况确定

the payment service provider for itself, or notified to payment service providers generally by the Authority or other foreign regulatory authorities, the payment service provider shall assess whether any such customer presents a higher risk for money laundering or terrorism financing; and

支付服务提供者应评估客户是否构成洗钱或资助恐怖主义的较高风险；以及 支付服务提供者应评估客户是否构成洗钱或资助恐怖主义的较高风险。

- (c) where a customer is a legal person for which the payment service provider is not able to establish if it has any –如果客户是法人，而支付服务提供商无法确定该法人是否有任何
 - (i) ongoing, apparent or visible operation or business activity;持续、明显或可见的业务或商业活动；
 - (ii) economic or business purpose for its corporate structure or arrangement; or经济或经济或商业目的为其公司结构或安排；或
 - (iii) substantive financial activity in its interactions with the payment service provider,在与支付服务提供商的互动中开展实质性金融活动、

the payment service provider shall assess whether any such customer presents a higher risk for money laundering or terrorism financing.支付服务提供者应评估任何此类客户是否具有较高的洗钱或资助恐怖主义的风险。

- 8.7 A payment service provider shall perform the appropriate enhanced CDD measures in paragraph 8.3 for business relations with, or transactions for any customer —支付服务提供者在与任何客户建立业务关系或为任何客户进行交易时，应执行第 8.3 段所述的适当的强化客户身份查验措施

- (a) who the payment service provider determines under paragraph 8.5; or支付服务提供者根据第 8.5 段确定的人，或
- (b) the Authority or other relevant authorities in Singapore notify to the payment service provider, as presenting a higher risk for money laundering or terrorism financing.新加坡管理局或其他有关当局通知支付服务提供者、洗钱或资助恐怖主义的风险较高。

- 8.8 A payment service provider shall, in taking enhanced CDD measures to manage and mitigate any higher risks that have been identified by the payment service provider, or notified to it by the Authority or other relevant authorities in Singapore, ensure that the enhanced CDD measures take into account the requirements of any laws, regulations or

directions administered by the Authority, including but not limited to the regulations or directions issued by the Authority under section 192 read with section 15(1)(b) of the FSM Act, and section 15(1)(a) of the FSM Act, respectively. 支付服务提供者在采取强化的客户身份查验措施，以管理和减少支付服务提供者发现的或新加坡管理局或其他有关当局通知它的任何较高风险时，应确保强化的客户身份查验措施考虑到管理局管理的任何法律、条例或指示的要求，包括但不限于管理局分别根据《金融服务和市场法》第192节和第15(1)(b)节以及《金融服务和市场法》第15(1)(a)节发布的条例或指示。

9 FOREIGN CURRENCY EXCHANGE TRANSACTIONS 外币兑换交易

- 9.1 Where the value of an FX transaction is equal or exceeds S\$20,000 (or its equivalent in a foreign currency), a payment service provider shall comply with paragraphs 6, 7, and 8 in relation to an FX transaction as if the references to a customer and transaction in those paragraphs were references to a relevant FX counterparty and the FX transaction respectively.

当外汇交易的价值等于或超过 20,000 新元（或等值外币）时，支付服务提供者应遵守与外汇交易有关的第 6、7 和 8 段的规定，如同这些段落中提及的客户和交易分别是指相关外汇交易对手方和外汇交易。

- 9.2 For the purposes of paragraph 9 read with paragraphs 6, 7 and 8 —

将第 9 段与第 6、第 7 和第 8 段一并解读 - 将第 9 段与第 6、第 7 和第 8 段一并解读

“business relations” means the opening or maintenance of an account by the payment service provider in the name of a person (whether a natural person, legal person or legal arrangement).“业务关系”是指支付服务提供商以个人（自然人、法人或法律安排）的名义开立或维持账户。

- 9.3 In addition to performing CDD measures, a payment service provider shall, to the extent possible, inquire into the background and purpose of every FX transaction the value of which is equal to or exceeds S\$20,000 (or its equivalent in a foreign currency) and document its findings with a view to making this information available to the relevant authorities should the need arise.除执行客户身份查验措施外，支付服务提供商应尽可能调查每笔价值等于或超过 20 000 新元（或等值外币）的外汇交易的背景和目的，并将调查结果记录在案，以便在必要时向有关当局提供这些信息。

10 ISSUANCE OF BEARER NEGOTIABLE INSTRUMENTS AND RESTRICTION OF CASH PAYOUT发行不记名可转让票据和限制现金支付

Prohibition of Issuance of Bearer Negotiable Instruments禁止发行无记名可转让票据

- 10.1 No payment service provider shall in the course of carrying on its business to provide a digital payment token service or an FX transaction make any payment for any sum of money in the form of a bearer negotiable instrument to any recipient or to any person appointed to act on behalf of a recipient.支付服务提供者在开展提供数字支付令牌服务或外汇交易的业务过程中，不得以无记名可转让票据的形式向任何收款人或任何被指定代表收款人行事的人支付任何款项。

Restriction on Cash Payouts by Payment Service Providers支付服务提供商的现金支付限制

- 10.2 No payment service provider shall, in respect of a payment transaction processed, accepted, or executed in the course of carrying on its business to provide a digital payment token service, or an FX transaction, pay any cash in an amount that is equal to or exceeds S\$20,000 to any recipient or person appointed to act on behalf of a recipient.

支付服务提供商在开展提供数字支付令牌服务或外汇交易的业务过程中，不得就所处理、接受或执行的支付交易向任何收款人或被指定代表收款人行事的人支付任何金额等于或超过 20 000 新元的现金。

- 10.3 Where a payment service provider suspects that two or more payment transactions or FX transactions, as the case may be, are or may be related, linked or the result of a deliberate restructuring of an otherwise single transaction into smaller transactions in order to evade the measures provided for in paragraph 10.2, the payment service provider shall treat the payment transactions or FX transactions, as the case may be, as a single transaction and

aggregate their value for the purposes of paragraph 10.2.如果支付服务提供者怀疑两笔或两笔以上的支付交易或外汇交易（视情况而定）是或可能是相关的、有联系的，或者是为了规避第 10.2 段规定的措施而故意将原本单一的交易重组为较小的交易的结果，则支付服务提供者应将这些支付交易或外汇交易（视情况而定）视为单一交易，并为第 10.2 段的目的将其价值合计起来。

10.4 A payment service provider may make any payment of S\$20,000 and above by cheque if all the following conditions are met:如果符合以下所有条件，支付服务提供商可以用支票支付 20,000 新元及以上的任何款项：

- (a) the cheque is crossed and made payable to a customer who is an account holder with a bank in Singapore;支票是划线支票，抬头人是在新加坡银行开户的客户；
- (b) the payment service provider maintains a register of all crossed cheques issued with the corresponding transaction reference numbers.支付服务提供商对所有签发的划线支票和相应的交易编号进行登记。

10.5 Paragraph 10 shall not apply to any payment service provider that holds a casino licence under section 49 of the Casino Control Act 2006.

第 10 款不适用于根据 2006 年《赌场管理法》第 49 条持有赌场执照的任何支付服务提供商。

11 RELIANCE ON THIRD PARTIES 依赖第三方

11.1 For the purposes of paragraph 11, “third party” means —就第 11 段而言, “第三方”系指

(a) a financial institution set out in Appendix 2;

附录 2 所列的金融机构;

(b) a financial institution which is subject to and supervised by a foreign authority for compliance with AML/CFT requirements consistent with standards set by the FATF (other than a holder of a payment services licence under the PS Act, or equivalent licences); and

在遵守反洗钱/打击资助恐怖主义的规定方面受外国当局监管并符合反洗钱金融行动特别工作组所定标准的金融机构（但不包括《支付服务法》规定的支付服务许可证或同等许可证的持有者）；以及

(c) the parent entity, the branches and subsidiaries of the parent entity, and other related corporations, of a payment service provider (except where such entity is a holder of a payment services licence under the PS Act, or equivalent licences). 支付服务提供商的母实体、母实体的分支机构和子公司，以及其他相关公司（除非该实体是《支付服务法》规定的支付服务许可证或同等许可证的持有者）。

11.2 Subject to paragraph 11.3, a payment service provider may rely on a third party to perform the measures as required by paragraphs 6, 7 and 8 if the following requirements are met: 在不违反第 11.3 段规定的情况下，支付服务提供商可依靠第三方执行第 6、7 和 8 段规定的措施，但必须满足以下要求：

(a) the payment service provider is satisfied that the third party it intends to rely upon is subject to and supervised for compliance with AML/CFT requirements consistent with standards set by the FATF, and has adequate AML/CFT measures in place to comply with those requirements; 支付服务提供商确信，其打算依赖的第三方须遵守反洗钱/打击资助恐怖主义的规定，并接受监督，这些规定符合反洗钱金融行动特别工作组（FATF）制定的标准，并且有足够的反洗钱/打击资助恐怖主义措施来遵守这些规定；

(b) the payment service provider takes appropriate steps to identify, assess and

understand the money laundering and terrorism financing risks particular to the countries or jurisdictions that the third party operates in;支付服务提供商采取适当措施，识别、评估和了解第三方运营所在国家或辖区的洗钱和恐怖主义融资风险；

- (c) the third party is not one which payment service providers have been specifically precluded by the Authority from relying upon; and该第三方不是管理局明确禁止支付服务提供商依赖的第三方；以及
- (d) the third party is able and willing to provide, without delay, upon the payment service provider's request, any data, documents or information obtained by the third party with respect to the measures applied on the payment service provider's customer, which the payment service provider would be required or would want to obtain.第三方能够并愿意应支付服务提供商的要求，毫不拖延地提供支付服务提供商需要或希望获得的由第三方获得的有关对支付服务提供商客户采取的措施的任何数据、文件或信息。

11.3 No payment service provider shall rely on a third party to conduct ongoing monitoring of business relations with customers.支付服务提供商不得依赖第三方对与客户的业务关系进行持续监控。

11.4 Where a payment service provider relies on a third party to perform the measures as required by paragraphs 6, 7 and 8, it shall —如果支付服务提供商依赖第三方执行第 6、7 和 8 款规定的措施，则应

- (a) document the basis for its satisfaction that the requirements in paragraphs 11.2(a) and (b) have been met, except where the third party is a financial institution set out in Appendix 2; and将其认为第 11.2(a)和(b)段的要求已得到满足的依据记录在案，但第三方是附录 2 所列金融机构的情况除外；以及
- (b) immediately obtain from the third party the CDD information which the third party had obtained.

立即从第三方处获取该第三方已获得的 CDD 信息

11.5 For the avoidance of doubt, notwithstanding the reliance upon a third party, the payment service provider shall remain responsible for its AML/CFT obligations in this Notice.

为避免疑义，尽管依赖第三方，支付服务提供商仍应承担本通知中规定的反洗钱/打击资助恐怖主义的义务。

12 CORRESPONDENT ACCOUNTS往来账户

12.1 Paragraph 12 applies to a payment service provider when either of the following occurs:第12款适用于出现以下情况之一的支付服务提供商：

- (a) it provides correspondent account services or other similar services to a financial institution that is operating in or outside Singapore; or向新加坡境内或境外的金融机构提供代理账户服务或其他类似服务；或
- (b) it engages a financial institution that is operating in or outside Singapore to provide or to facilitate the provision of correspondent account services or other similar services, where such financial institution is not —雇用在新的加坡境内或境外经营的金融机构提供或协助提供代理账户服务或其他类似服务，而该金融机构并非
 - (i) a bank in Singapore; or新加坡银行；或
 - (ii) a merchant bank in Singapore.新加坡的一家商业银行

12.2 For the purposes of paragraph 12 —就第12段而言

“correspondent account services” means:“代理账户服务”是指

- (a) the provision of digital payment token services by a payment service provider to a respondent financial institution, whether for the respondent financial institution as principal or for that respondent financial institution’s customers; or支付服务提供商向作出答复的金融机构提供数字支付令牌服务，无论是为作为委托人的作出答复的金融机构还是为该作出答复的金融机构的客户；或
- (b) the provision of digital payment token services, or the facilitation thereof, by a correspondent financial institution to a payment service provider, whether for the payment service provider as principal or for that payment service provider’s customers;代理金融机构向支付服务提供商提供数字支付令牌服务或为其提供便利，无论是为支付服务提供商作为委托人还是为该支付服

务提供商的客户；

“correspondent financial institution” means a financial institution that provides or facilitates the provision of correspondent account services or other similar services to the payment service provider;"代理金融机构 "系指向支付服务提供者提供或协助提供代理账户服务或其他类似服务的金融机构；

“payable-through account” means an account maintained with the payment service provider by the respondent financial institution for the provision of correspondent account services, but which is accessible directly by a third party to effect transactions on its own behalf;"直通式账户 "系指答复方金融机构为提供代理账户服务而在支付服务提供商处开立的账户，但第三方可直接使用该账户代表自己进行交易；

“respondent financial institution” means a financial institution to which correspondent account services or other similar services are provided by a payment service provider;

"应答金融机构 "指支付服务提供商向其提供代理账户服务或其他类似服务的金融机构；

“shell financial institution” means a financial institution incorporated, formed or established in a country or jurisdiction where the financial institution has no physical presence and which is unaffiliated with a financial group that is subject to effective consolidated supervision; and"空壳金融机构 "是指在某一国家或司法管辖区注册、组建或设立的金融机构，该金融机构在该国家或司法管辖区没有实体机构，并且与受有效综合监管的金融集团没有关联；以及

“similar services” include:“类似服务”包括

- (a) services undertaken for transactions or funds transfers, for the respondent financial institution, whether as principal or for its customers; and

为答辯金融机构提供的交易或资金转账服务，无论是作为委托人还是为其客户提供；以及

- (b) services undertaken for transactions or funds transfers, for the payment service provider for whom a correspondent financial institution provides correspondent account services to, whether as principal or for its customers.代理金融机构为其提供代理账户服务的支付服务提供商（无论是作为委托人还是为其客户）提供的交易或资金转账服务。

12.3 A payment service provider in Singapore shall perform the following measures, in addition to CDD measures as required by paragraphs 6, 7 and 8, when providing correspondent account services or other similar services:新加坡的支付服务提供商在提供代理账户服务或其他类似服务时，除第 6、7 和 8 段规定的客户身份查验措施外，还应采取以下措施：

- (a) assess the suitability of the respondent financial institution by taking the following steps:通过采取以下步骤评估答辯金融机构的合适性：
 - (i) gather adequate information about the respondent financial institution to understand fully the nature of the respondent financial institution's business, including making appropriate inquiries on its management, its major business activities and the countries or jurisdictions in which it operates;

收集有关被调查金融机构的充分信息，以全面了解被调查金融机构的业务性质，包括对其管理层、主要业务活动和业务所在国家或司法管辖区进行适当调查；

- (ii) determine from any available sources the reputation of the respondent financial institution and the quality of supervision over the respondent financial institution, including whether it has been the subject of money laundering or terrorism financing investigation or regulatory action; and 从任何现有来源确定被调查金融机构的声誉以及对被调查金融机构的监管质量，包括该机构是否曾被调查洗钱或资助恐怖主义行为或受到监管；以及
 - (iii) assess the respondent financial institution's AML/CFT controls and

ascertain that they are adequate and effective, having regard to the AML/CFT measures of the country or jurisdiction in which the respondent financial institution operates; 评估答卷金融机构的反洗钱/打击资助恐怖主义的控制措施，并根据答卷金融机构运营所在国家或司法管辖区的反洗钱/打击资助恐怖主义措施，确定这些控制措施是否充分有效；

- (b) clearly understand and document the respective AML/CFT responsibilities of the payment service provider and the respondent financial institution; and 清楚了解并记录支付服务提供商和受访金融机构各自在反洗钱/打击资助恐怖主义方面的责任；以及
- (c) obtain approval from the payment service provider's senior management before providing correspondent account services or similar services to a new financial institution. 在向新金融机构提供代理账户服务或类似服务之前，获得支付服务提供商高级管理层的批准。

12.4 Where the provision of correspondent account services or similar services by the payment service provider involve a payable-through account, the payment service provider shall be satisfied that —如支付服务提供者提供的代理账户服务或类似服务涉及应付款账户，则支付服务提供者须确信

- (a) the respondent financial institution has performed appropriate measures at least equivalent to those specified in paragraph 6 on the third party having direct access to the payable-through account; and 被申请人的金融机构对可直接进入应付款账户的第三方采取了至少相当于第 6 款规定的适当措施；以及
- (b) the respondent financial institution is able to perform ongoing monitoring of its business relations with that third party and is willing and able to provide CDD

答辩金融机构能够对其与该第三方的业务关系进行持续监测，并愿意且能够提供 CDD

information to the payment service provider upon request.根据要求向支付服务提供商提供信息。

12.5 A payment service provider in Singapore shall perform the following measures, in addition to CDD measures as required by paragraphs 6, 7 and 8, when receiving correspondent account services or other similar services:新加坡的支付服务提供商在接受代理账户服务或其他类似服务时，除第 6、7 和 8 段规定的客户身份查验措施外，还应采取以下措施：

- (a) assess the suitability of the correspondent financial institution by taking the following steps:通过以下步骤评估代理金融机构的合适性：
 - (i) gather adequate information about the correspondent financial institution to understand fully the nature of the correspondent financial institution's business, including making appropriate inquiries on its management, its major business activities and the countries or jurisdictions in which it operates;收集有关代理金融机构的充分信息，以全面了解代理金融机构的业务性质，包括对其管理层、主要业务活动及其运营所在国家或司法管辖区进行适当调查；
 - (ii) determine from any available sources the reputation of the correspondent financial institution and the quality of supervision over the correspondent financial institution, including whether it has been the subject of money laundering or terrorism financing investigation or regulatory action; and 从任何现有来源确定代理金融机构的声誉以及对代理金融机构的监管质量，包括该机构是否曾是洗钱或恐怖主义融资调查或监管行动的对象；以及
 - (iii) assess the correspondent financial institution's AML/CFT controls and ascertain that they are adequate and effective, having regard to the AML/CFT measures of the country or jurisdiction in which the correspondent financial institution operates;评估代理金融机构的反洗钱/打击资助恐怖主义的控制措施，并根据代理金融机构运营所在国家或司法管辖区的反洗钱/打击资助恐怖主义措施，确定这些控制措施是否充分有效；
- (b) clearly understand and document the respective AML/CFT responsibilities of the payment service provider and the correspondent financial institution; and 清楚了解并记录支付服务提供商和代理金融机构各自的反洗钱/打击资助恐怖主义的责任；以及
- (c) obtain approval from the payment service provider's senior management before

receiving correspondent account services or similar services form a new financial institution.在接受新金融机构提供的代理账户服务或类似服务之前，先获得支付服务提供商高级管理层的批准。

- 12.6 The payment service provider shall document the basis for its satisfaction that the requirements in paragraphs 12.3 to 12.5 are met.支付服务提供商应将其认为符合第 12.3 至 12.5 款要求的依据记录在案。
- 12.7 No payment service provider shall enter into or continue correspondent account services or other similar services relationship with another financial institution that does not have adequate controls against money laundering or terrorism financing activities, is not effectively supervised by the relevant authorities or is a shell financial institution.任何支付服务提供商都不得与未对洗钱或资助恐怖主义活动采取适当控制措施、未受有关当局有效监督或为空壳金融机构的另一金融机构建立或继续建立代理账户服务或其他类似服务关系。
- 12.8 A payment service provider shall also take appropriate measures when establishing correspondent account services or other similar services relationship, to satisfy itself that its respondent or correspondent financial institutions do not permit their accounts to be used by shell financial institutions.支付服务提供者还应在建立代理账户服务或其他类似服务关系时采取适当措施，以确保其答辩人或代理金融机构不允许空壳金融机构使用其账户。
- 12.9 A payment service provider shall maintain a current list of the financial institutions that it provides or receives correspondent account services or other similar services. The payment service provider shall make the list accessible to the Authority and to other

支付服务提供者应保持一份其提供或接受代理账户服务或其他类似服务的金融机构的最新名单。支付服务提供者应使管理局和其他机构能够查阅该清单。

relevant authorities in the countries or jurisdictions where the financial institutions operate, upon request.在金融机构运营所在国家或辖区的相关当局提出要求时。

12A AGENCY ARRANGEMENTS代理安排

12A.1 For the purposes of paragraph 12A, “agent” means any natural person or legal person (that is not a financial institution) that contracts with or is under the direction of the payment service provider to assist in the provision of digital payment token service, but does not itself carry on the business of digital payment token service.就第 12A 段而言, “代理人”系指与支付服务提供者签订合同或受其指示协助提供数字支付令牌服务, 但本身并不从事数字支付令牌服务业务的任何自然人或法人(金融机构除外)。

12A.2 A payment service provider shall not appoint an agent unless the following requirements are met:除非满足以下要求, 否则支付服务提供者不得指定代理人:

- (a) the agency arrangement is documented in writing and approved by the senior management of the payment service provider;代理安排以书面形式记录, 并得到支付服务提供商高级管理层的批准;
- (b) the payment service provider takes appropriate steps to identify, assess and understand the money laundering or terrorism financing risks particular to the countries or jurisdictions that the agent operates in;支付服务提供商采取适当步骤, 识别、评估和了解代理人开展业务的国家或管辖区特有的洗钱或资助恐怖主义风险;
- (c) the agent is not one which payment service providers have been specifically precluded by the Authority from appointing; and代理人不是管理局明确禁止支付服务提供商指定的代理人; 以及
- (d) the payment service provider includes all its agents in its AML/CFT programme and monitors them for compliance with its programme.支付服务提供商将其所有代理人纳入反洗钱/打击资助恐怖主义计划, 并监督他们遵守计划。

12A.3 The payment service provider shall document the basis for its satisfaction that the requirements in paragraph 12A.2 are met.支付服务提供者须以文件证明已符合第 12A.2 段的要求。

12A.4 The payment service provider shall maintain a current list of its agents that it engages and shall make the list accessible to the Authority and to other relevant authorities in the

countries or jurisdictions where the agents operate, upon request. 支付服務供應商須備存其聘用的代理人的最新名單，並須應要求向 管理局及代理人經營業務所在國家或司法管轄區的其他有關當局提 供該名單。

13 VALUE TRANSFERS 价值转让

13.1 Paragraph 13 shall apply to a payment service provider when it: 第 13 款在以下情況下适用于支付服务提供者

- (a) effects the sending of one or more digital payment tokens by value transfer on the account of the value transfer originator; 在价值转移发起方的账户上通过价值转移发送一个或多个数字支付代币;
- (b) receives one or more digital payment tokens by value transfer on the account of the value transfer beneficiary; or 通过价值转移受益人账户上的价值转移接收一个或多个数字支付代币; 或
- (c) arranges for the value transfer of one or more digital payment tokens; 安排一个或多个数字支付代币的价值转移;

but shall not apply to a transfer and settlement between the payment service provider and another financial institution where the payment service provider and the other

但不适用于支付服务提供者与另一金融机构之间的转账和结算，条件是 该支付服务提供者和该另一金融机构

financial institution are acting on their own behalf as the value-transfer originator and the value transfer beneficiary. 金融机构作为价值转移发起人和价值转移受益人代表自己行事。

13.2 For the purposes of paragraph 13 —就第 13 段而言

“batch transfer” means a transfer comprising a number of individual value transfers that are sent by a value transfer originator to the same financial institutions, irrespective of whether the individual value transfers are intended ultimately for one or more value transfer beneficiaries; “批量转账”是指由若干单笔价值转账组成的转账，这些单笔价值转账由价值转账发端人发送给相同的金融机构，无论这些单笔价值转账最终的受益人是一个还是多个价值转账受益人；

“intermediary institution” means the financial institution that receives and transmits a value transfer on behalf of the ordering institution and the beneficiary institution, or another intermediary institution; “中介机构”是指代表下单机构和受益机构或另一中介机构接收和传送价值转移的金融机构；

“straight-through processing” means payment transactions that are conducted electronically without the need for manual intervention;

“直通式处理”是指进行以下支付交易
无需人工干预即可通过电子方式进行

“unique transaction reference number” means a combination of letters, numbers or symbols, determined by the payment service provider or ordering institution, in accordance with the protocols of the payment and settlement system or messaging system used for the value transfer, and which permits the traceability of the value transfer;

“唯一交易参考号”是指支付服务提供商或订购机构根据用于价值转移的支付和结算系统或信息传递系统的协议确定的字母、数字或符号的组合，它允许对价值转移进行追踪；

“value transfer beneficiary” means the natural person, legal person or legal arrangement who is identified by the value transfer originator as the receiver of the digital payment tokens transferred; and

“价值转移受益人”是指被价值转移发起人确定为所转移的数字支付代币的接收人的 自然人、法人或法律安排；以及

“value transfer originator” means the account holder who allows the value transfer from that account, or where there is no account, the natural person, legal person or legal arrangement that places the value transfer order with the ordering institution to perform or arrange the value transfer. “价值转移发起人”是指允许从该账户进行价值转移的账户持有人，或在没有账户的情况下，向订购机构下达价值转移指令以执行或安排价值转移的自然人、法人或法律安排。

Responsibility of the Ordering Institution订购机构的责任

(I) Identification and Recording of Information识别和记录信息

13.3 Before effecting or arranging for a value transfer, every payment service provider that is an ordering institution shall —在进行或安排价值转移之前，作为下单机构的每个支付服务提供商都应

- (a) identify the value transfer originator and take reasonable measures to verify the value transfer originator's identity, as the case may be (if the payment service provider has not already done so by virtue of paragraph 6); and确定价值转移发端人的身份，并视情况采取合理措施核实价值转移发端人的身份（如果支付服务提供者尚未根据第 6 款这样做）；以及
- (b) record adequate details of the value transfer so as to permit its reconstruction, including but not limited to, the date of the value transfer, the type and value of digital payment token(s) transferred and the value date.充分记录价值转移的详细情况，以便于重建，包括但不限于价值转移的日期、转移的数字支付令牌的类型和价值以及价值日期。

(II) Value Transfers Below or Equal To S\$1,500低于或等于 1,500 新元的价值转移

13.4 Subject to paragraph 13.5, in a value transfer where the amount to be transferred or在不违反第 13.5 段规定的情况下，在价值转让中，转让的金额或

arranged to be transferred is below or equal to S\$1,500, every payment service provider which is an ordering institution shall include in the message or payment instruction that accompanies or relates to the value transfer the following: 如果所安排的转账金额低于或等于 1,500 新元, 则作为发单机构的每个支付服务提供商均应在随附或与转账金额有关的信息或支付指令中包括以下内容:

- (a) the name of the value transfer originator; 价值转移发起人的名称;
- (b) the value transfer originator's account number (or unique transaction reference number where no account number exists); 价值转移发起人的帐号 (或唯一的交易编号在没有账号的情况下);
- (c) the name of the value transfer beneficiary; and 价值转移受益人的姓名; 以及
- (d) the value transfer beneficiary's account number (or unique transaction reference number where no account number exists). 转帐受益人的帐号 (如无帐号, 则为唯一的交易参考号)。

13.5 In a value transfer where the amount to be transferred or arranged to be transferred is below or equal to S\$1,500, every payment service provider which is an ordering institution may, in the message or payment instruction that accompanies or relates to the value transfer to an intermediary institution in Singapore, include only the unique transaction reference number and the value transfer beneficiary information set out in paragraphs 13.4(c) and (d), provided that —在转账或安排转账的金额低于或等于 1,500 新元的增值转账中, 作为下单机构的每个支付服务提供商, 在向新加坡中介机构进行增值转账时, 可在随附或与之有关的信息或支付指令中, 仅包括第 13.4(c)和(d)段所列的唯一交易参考编号和增值转账 受益人信息, 条件是

- (a) the unique transaction reference number will permit the transaction to be traced back to the value transfer originator and value transfer beneficiary; 独一无二的交易参考编号将使交易可以追溯到价值转移发起人和价值转移受益人;
- (b) the ordering institution shall provide the value transfer originator information and value transfer beneficiary information set out in paragraphs 13.4(a) to (d) within 3 business days of a request for such information by the intermediary institution in Singapore, the Authority or other relevant authorities in Singapore; 指令机构应在新加坡中介机构、管理局或新加坡其他有关当局要求提供第 13.4(a)至(d)段所述价值转移发起人信息和价值转移受益人信息后 3 个工作日内提供这些信息;

- (c) the ordering institution shall provide the value transfer originator information and value transfer beneficiary information set out in paragraphs 13.4(a) to (d) immediately upon request for such information by law enforcement authorities in Singapore; and 订购机构应在新加坡执法当局要求提供第 13.4(a)至(d)段所述的价值转移发起人信息和价值转移受益人信息时立即提供这些信息；以及
- (d) the ordering institution shall provide the value transfer originator information and value transfer beneficiary information set out in paragraphs 13.4(a) to (d) to the beneficiary institution. 订购机构应向受益机构提供第 13.4(a)至(d)款规定的价值转移发起人信息和价值转移受益人信息。

(III) Value Transfers Exceeding S\$1,500 价值转账超过 1,500 新元

13.6 Subject to paragraph 13.8, in a value transfer where the amount to be transferred or arranged to be transferred exceeds S\$1,500, every payment service provider which is an ordering institution shall identify the value transfer originator and verify the value transfer originator's identity, and include in the message or payment instruction that accompanies or relates to the value transfer the information required by paragraphs 13.4(a) to 13.4(d) and any of the following: 在不违反第 13.8 段规定的情况下，对于转账金额或安排转账金额超过 1,500 新元的价值转移，作为发单机构的每个支付服务提供者应识别价值转移发端人并核实价值转移发端人的身份，并在伴随或与价值转移有关的信息或支付指令中包括第 13.4(a)至 13.4(d)段所要求的信息以及以下任一信息：

- (a) the value transfer originator's —价值转移源泉

- (i) residential address, or住址, 或
- (ii) registered or business address, and if different, principal place of business, as may be appropriate;注册地址或营业地址, 如果不同, 则为主要营业地, 视情况而定;

- (b) the value transfer originator's unique identification number (such as an identity card number, birth certificate number or passport number, or where the value transfer originator is not a natural person, the incorporation number or business registration number); or价值转移发起人的唯一身份识别号码(如身份证号码、出生证明号码或护照号码, 如果价值转移发起人不是自然人, 则为公司注册号或商业注册号); 或
- (c) the date and place of birth, incorporation or registration of the value transfer originator (as may be appropriate).价值转移发起人的出生日期和地点、公司注册或登记日期和地点(视情况而定)。

13.7 Where several individual value transfers from a single value transfer originator are bundled in a batch file for transmission to value transfer beneficiaries, a payment service provider shall ensure that the batch transfer file contains —如果将来自单个价值转移发起方的若干单个价值转移捆绑在一个批量文件中, 以传送给价值转移受益人, 支付服务提供商应确保批量转移文件包含以下内容

- (a) the value transfer originator information required by paragraph 13.6⁵ and which has been verified; and第 13.6⁵ 段所要求的并已核实的价值转移发起人信息; 以及

- (b) the value transfer beneficiary information required by paragraph 13.6⁶,

which are fully traceable within the beneficiary country or jurisdiction.第 13.6⁶

段要求的价值转移受益人信息, 这些信息在受益国或管辖区内完

全可以追踪。

13.8 In a value transfer where the amount to be transferred or arranged to be transferred exceeds S\$1,500, every payment service provider which is an ordering institution may, in the message or payment instruction that accompanies or relates to the value transfer to an intermediary institution in Singapore, include only the unique transaction reference number and the value transfer beneficiary information required by paragraph 13.6⁷,

provided that:

在转移或安排转移的金额超过 1 500 新元的价值转移中，作为发单机构的每个支付服务提供商可在向新加坡中介机构进行价值转移所附带的或与之有关的信息或支付指令中，仅包括第 13.⁶⁷ 段规定的唯一交易参考编号和价值转移受益人信息，条件是：

- (a) the unique transaction reference number will permit the transaction to be traced back to the value transfer originator and value transfer beneficiary;独一无二的交易参考编号将使交易可以追溯到价值转移发起人和价值转移受益人；
- (b) the ordering institution shall provide the value transfer originator information and value transfer beneficiary information set out in paragraph 13.6⁸ within 3 business days of a request for such information by the intermediary institution in Singapore, the Authority or other relevant authorities in Singapore;指令机构应在新加坡中介机构、管理局或新加坡其他有关当局要求提供第 13.⁶⁸ 段规定的价值转移发起人信息和价值转移受益人信息后 3 个工作日内提供这些信息；
- (c) the ordering institution shall provide the value transfer originator information and value transfer beneficiary information set out in paragraph 13.6⁹ immediately upon request for such information by law enforcement authorities in Singapore;订购机构应在新加坡执法机构要求提供第 13.⁶⁹ 段所述的价值转移发起人信息和价值转移受益人信息时立即提供；

⁵ Please note the references to paragraphs 13.4 (a) and (b) in paragraph 13.6.

⁶ Please note the references to paragraphs 13.4 (c) and (d) in paragraph 13.6.

⁷ Please note the references to paragraphs 13.4 (c) and (d) in paragraph 13.6.

⁸ Please note the references to paragraphs 13.4 (a) to (d) in paragraph 13.6.

⁹ Please note the references to paragraphs 13.4 (a) to (d) in paragraph 13.6.

⁵ 请注意第 13.6 段提及的第 13.4(a)和(b)段。

⁶ 请注意第 13.6 段对第 13.4(c)和(d)段的提及。

⁷ 请注意第 13.6 段对第 13.4(c)和(d)段的提及。

⁸ 请注意第 13.6 段对第 13.4(a)至(d)段的提及。

⁹ 请注意第 13.6 段对第 13.4(a)至(d)段的提及。

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- (d) the ordering institution shall provide the value transfer originator information and value transfer beneficiary information set out in paragraph 13.6 to the beneficiary institution.订购机构应向受益机构提供第 13.6 款规定的价值转让发起人信息和价值转让受益人信息。

13.9 All value transfer originator and value transfer beneficiary information collected by the ordering institution shall be immediately and securely submitted to the beneficiary institution.订购机构收集的所有价值转移发起人和价值转移受益人信息应立即安全地提交给受益机构。

13.10 All value transfer originator and value transfer beneficiary information collected by the ordering institution shall be documented.订购机构收集的所有价值转移发起人和价值转移受益人信息都应记录在案。

13.11 Where the ordering institution is unable to comply with the requirements in paragraphs

13.3 to 13.10, it shall not execute or arrange for the value transfer.如果订购机构无法遵守以下各款的要求13.3 至 13.10 的规定，不得执行或安排价值转移。

Responsibility of the Beneficiary Institution受益机构的责任

13.12 A payment service provider that is a beneficiary institution shall take reasonable measures, including post-event monitoring or real-time monitoring where feasible, to identify value transfers that lack the required value transfer originator or required value transfer beneficiary information.作为受益机构的支付服务提供商应采取合理措施，包括在可行的情况下进行事后监控或实时监控，以识别缺乏所要求的价值转移发起人或所要求的价值转移受益人信息的价值转移。

13.13 For value transfers where the beneficiary institution pays out the transferred digital payment token(s) in cash or cash equivalent to the value transfer beneficiary in Singapore, a beneficiary institution shall identify and verify the identity of the value transfer beneficiary if the identity has not been previously verified.对于受益机构以现金或现金等价物向新加坡的价值转移受益人支付转移的数字支付令牌的价值转移，如果价值转移受益人的身份先前未经核实，受益机构应查明并核实其身份。

13.14 A payment service provider that is a beneficiary institution shall implement appropriate internal risk-based policies, procedures and controls for determining —作为受益机构

的支付服务提供商应实施适当的基于风险的内部政策、程序和控制措施，以确定

- (a) when to execute, reject, or suspend a value transfer lacking required value transfer originator or value transfer beneficiary information; and何时执行、拒绝或暂停缺乏所需的价值转移发起人或价值转移受益人信息的价值转移；以及
- (b) the appropriate follow-up action.采取适当的后续行动。

13.15 For a payment service provider that controls both the ordering institution and the beneficiary institution, it shall —对于同时控制发单机构和收款机构的支付服务提供商，它应

- (a) take into account all the information from both the ordering institution and the beneficiary institution in order to determine whether an STR has to be filed; and考虑发单机构和受益机构提供的信息，以确定是否需要提交可疑交易报告；以及
- (b) where applicable, file an STR in any country or jurisdiction affected by the value transfer, and make transaction information available to the relevant authorities.在适用情况下，在受价值转移影响的任何国家或司法管辖区提交可疑交易报告，并向有关当局提供交易信息。

Responsibility of the Intermediary Institution中介机构的责任

13.16 A payment service provider that is an intermediary institution shall retain all the information accompanying the value transfer.作为中介机构的支付服务提供商应保留价值转移的所有相关信息。

- 13.17 Where a payment service provider that is an intermediary institution effects a value transfer to another intermediary institution or a beneficiary institution, the payment service provider shall immediately and securely provide the information accompanying the value transfer, to that other intermediary institution or beneficiary institution. 如果作为中间机构的支付服务提供商向另一中间机构或受益机构进行了价值转移, 则该支付服务提供商应立即并安全地向该另一中间机构或受益机构提供价值转移所附带的信息。
- 13.18 Where technical limitations prevent the required value transfer originator or value transfer beneficiary information accompanying a value transfer from remaining with a related value transfer, a record shall be kept, for at least five years, by the receiving intermediary institution of all the information received from the ordering institution or another intermediary institution. 如果由于技术限制, 价值转移所附带的所需价值转移发起人或价值转移受益人信息无法留在相关的价值转移中, 则接收中介机构应将从下单机构或另一中介机构收到的所有信息记录在案, 至少保存五年
- 13.19 An intermediary institution shall take reasonable measures, which are consistent with straight-through processing, to identify value transfers that lack the required value transfer originator or value transfer beneficiary information. 中介机构应采取与直通式处理相一致的合理措施, 识别缺乏所需的价值转移发起人或价值转移受益人信息的价值转移。
- 13.20 An intermediary institution shall implement appropriate internal risk-based policies, procedures and controls for determining —中介机构应实施适当的基于风险的内部政策、程序和控制措施
- (a) when to execute, reject, or suspend a value transfer lacking required value transfer originator or value transfer beneficiary information; and 何时执行、拒绝或暂停缺乏所需的价值转移发起人或价值转移受益人信息的价值转移; 以及
 - (b) the appropriate follow-up action. 采取适当的后续行动。

14 RECORD KEEPING 记录保存

- 14.1 A payment service provider shall, in relation to all data, documents and information that the payment service provider is required to obtain or produce to meet the requirements under this Notice, prepare, maintain and retain records of such data, documents and information. 对于支付服务提供者为满足本通知的要求而必须获取或提供的所

有数据、文件和信息，支付服务提供者应准备、保存和保留这些数据、文件和信息记录。

14.2 A payment service provider shall perform the measures as required by paragraph 14.1 such that —支付服务提供者应按照第 14.1 段的要求采取措施，以便-- 支付服务提供者应按照第 14.1 段的要求采取措施，以便

- (a) all requirements imposed by law (including this Notice) are met;符合法律（包括本《通知》）规定的所有要求；
- (b) any individual transaction undertaken by the payment service provider can be reconstructed (including the amount and type of currency involved) so as to provide, if necessary, evidence for prosecution of criminal activity;可以重建支付服务提供商进行的任何单笔交易（包括所涉金额和货币种类），以便在必要时为起诉犯罪活动提供证据；
- (c) the Authority or other relevant authorities in Singapore and the internal and external auditors of the payment service provider are able to review the payment service provider's business relations, transactions, records and CDD information and assess the level of compliance with this Notice; and新加坡监管局或其他有关当局以及支付服务提供商的内部和外部审计员能够审查支付服务提供商的业务关系、交易、记录和客户身份验证信息，并评估遵守本通知的程度；以及
- (d) the payment service provider can satisfy, within a reasonable time or any more specific time period imposed by law or by the requesting authority, any enquiry or order from the relevant authorities in Singapore for information.

支付服务提供商能够在合理的时间内，或在法律或请求机构规定的任何更具体的时间内，满足新加坡相关机构要求提供信息的任何查询或命令。

- 14.3 Subject to paragraph 14.5 and any other requirements imposed by law, a payment service provider shall, for the purposes of record retention under paragraphs 14.1 and 14.2 and when setting its record retention policies, comply with the following record retention periods:在不违反第 14.5 款和法律规定的任何其他要求的情况下，支付服务提供商在根据第 14.1 和 14.2 款保留记录时，以及在制定记录保留政策时，应遵守以下记录保留期：
- (a) for CDD information relating to the business relations, value transfers, transactions undertaken without an account being opened as well as account files, business correspondence and results of any analysis undertaken, a period of at least 5 years following the termination of such business relations or completion of such value transfers or transactions; 对于与业务关系、价值转移、在未开立账户的情况下进行的交易以及账户档案、业务通信和任何分析结果有关的 CDD 信息，在此类业务关系终止或此类价值转移或交易完成后至少 5 年内；以及
 - (b) for data, documents and information relating to a transaction, including any information needed to explain and reconstruct the transaction, a period of at least 5 years following the completion of the transaction. 与交易有关的数据、文件和信息，包括解释和重建交易所需的任何信息，在交易完成后至少 5 年内。
- 14.4 A payment service provider may retain data, documents and information as originals or copies, in paper or electronic form or on microfilm, provided that they are admissible as evidence in a Singapore court of law. 支付服务提供商可以纸质或电子形式或缩微胶卷形式保留数据、文件和信息，前提是这些数据、文件和信息可被新加坡法院采纳为证据。
- 14.5 A payment service provider shall retain records of data, documents and information on all its business relations with or transactions for a customer pertaining to a matter which is under investigation or which has been the subject of an STR, in accordance with any request or order from STRO or other relevant authorities in Singapore. 支付服务提供商应根据新加坡 STRO 或其他有关当局的要求或命令，保留其与客户的所有业务关系或为客户进行的所有交易的数据、文件和信息记录，这些记录应与正在调查的事项或 STR 所针对的事项有关。

15 PERSONAL DATA 个人数据

- 15.1 For the purposes of paragraph 15, “individual” means a natural person, whether living or deceased. 在第 15 段中, “个人”系指自然人, 无论其是否在世。
已故。
- 15.2 Subject to paragraph 15.3 and for the purposes of complying with this Notice, a payment service provider shall not be required to provide an individual customer, an individual appointed to act on behalf of a customer, an individual connected party of a customer or an individual beneficial owner of a customer, with —在不违反第 15.3 段规定的情况下, 为遵守本《通知》的规定, 支付服务提供者无须向个人客户、被指定代表客户行事的个人、客户的个人关联方或客户的个人实益拥有人提供
- (a) any access to personal data about the individual that is in the possession or under the control of the payment service provider; 对支付服务提供商所掌握或控制的个人数据的任何访问;
 - (b) any information about the ways in which the personal data of the individual under subparagraph (a) has been or may have been used or disclosed by the payment service provider; and 關於付款服務提供者如何使用或披露(a)節所指的個人資料的資料; 及
 - (c) any right to correct an error or omission of the personal data about the individual that is in the possession or under the control of the payment service provider. 纠正支付服务提供商所掌握或控制的个人资料中的错误或遗漏的权利。
- 15.3 A payment service provider shall, as soon as reasonably practicable, upon the request of an individual customer, an individual appointed to act on behalf of a customer, an individual connected party of a customer or an individual beneficial owner of a customer, 支付服务提供商应在合理可行的情况下, 应个人客户、被指定代表客户行事的个人、客户的个人关联方或客户的个人实益拥有人的要求, 尽快提供服务、

provide the requesting individual with the right to —向提出申请的个人提供以下权利

- (a) access the following types of personal data of that individual, that is in the possession or under the control of the payment service provider: 访问支付服务提供商掌握或控制的该个人的以下各类个人数据
 - (i) the individual's full name, including any alias; 个人的全名，包括任何别名
 - (ii) the individual's unique identification number (such as an identity card number, birth certificate number or passport number); 个人的唯一识别码（如身份证号码、出生证明号码或护照号码）
 - (iii) the individual's residential address; 个人的住址
 - (iv) the individual's date of birth; 个人的出生日期
 - (v) the individual's nationality; 个人的国籍
 - (vi) subject to sections 21(2) and (3) read with the Fifth Schedule to the Personal Data Protection Act 2012, any other personal data of the respective individual provided by that individual to the payment service provider; and 在符合《2012 年个人数据保护法》第 21 条第 2 款和第 3 款（与《2012 年个人数据保护法》附表 5 一并解读）的前提下，相关个人向支付服务提供商提供的任何其他个人数据；以及
- (b) subject to section 22(7) read with the Sixth Schedule to the Personal Data Protection Act 2012, correct an error or omission in relation to the types of personal data set out in subparagraphs (a)(i) to (vi), provided the payment service provider is satisfied that there are reasonable grounds for such request. 根据与《2012 年个人数据保护法》第六附表一并解读的第 22(7) 条的规定，纠正与第(a)(i)至(vi)分段所列各类个人数据相关的错误或遗漏，前提是支付服务提供商确信有合理的理由提出该要求。

15.4 For the purposes of complying with this Notice, a payment service provider may, whether directly or through a third party, collect, use and disclose personal data of an individual customer, an individual appointed to act on behalf of a customer, an individual connected party of a customer or an individual beneficial owner of a customer, without the respective individual's consent. 为遵守本通知，支付服务提供商可直接或通过第三方收集、使用和披露个人客户、被指定代表客户行事的个人、客户的关联方或客户的

个人受益所有人的个人数据，而无需征得相关个人的同意。

16 SUSPICIOUS TRANSACTIONS REPORTING可疑交易报告

16.1 A payment service provider shall keep in mind the provisions in the CDSA¹⁰ and in the TSOFA that provide for the reporting to the authorities of transactions suspected of being connected with money laundering or terrorism financing and implement appropriate internal policies, procedures and controls for meeting its obligations under the law, including the following: 支付服务提供商应铭记《全面防止和打击洗钱法》¹⁰和《全面防止和打击资助恐怖主义法》中关于向当局报告涉嫌洗钱或资助恐怖主义的交易的规定，并执行适当的内部政策、程序和控制措施，以履行法律规定的义务，其中包括以下内容：

- (a) establish a single reference point within the organisation to whom all employees and officers are instructed to promptly refer all transactions suspected of being connected with money laundering or terrorism financing, for possible referral to 在组织内设立一个单一的参考点，指示所有员工和官员迅速将所有涉嫌与洗钱或资助恐怖主义有关的交易提交给该参考点，以便在可能的

¹⁰ Please note in particular section 57 of the CDSA on tipping-off.

¹⁰ 请特别注意 CDSA 第 57 节中关于倾卸的规定。

STRO via STRs; and通过可疑交易报告的可疑交易报告；以及

- (b) keep records of all transactions referred to STRO, together with all internal findings and analysis done in relation to them. 保存提交给 STRO 的所有交易记录，以及与之相关的所有内部调查结果和分析。

16.2 A payment service provider shall promptly submit reports on suspicious transactions (including attempted transactions), regardless of the amount of the transaction, to STRO, and extend a copy to the Authority for information. 支付服务提供者应立即向可疑交易报告（包括企图进行的交易），不论交易金额多少，并向管理局提供副本以供参考。

16.3 A payment service provider shall consider if the circumstances are suspicious so as to warrant the filing of an STR and document the basis for its determination, including where —支付服务提供者应考虑有关情况是否可疑，从而有必要提交可疑交易报告，并将其判断依据记录在案，包括以下情况

- (a) the payment service provider is for any reason unable to complete the measures as required by paragraphs 6, 7 and 8; or 支付服务提供商因任何原因无法完成第 6、7 和 8 段要求的措施；或
- (b) the customer is reluctant, unable or unwilling to provide any information requested by the payment service provider, or decides to withdraw a pending application to establish business relations or a pending transaction, or to terminate existing business relations. 客户不愿、不能或不愿意提供支付服务提供商要求的任何信息，或决定撤回建立业务关系的待决申请或待决交易，或终止现有业务关系。

16.4 Where a payment service provider forms a suspicion of money laundering or terrorism financing, and reasonably believes that performing any of the measures as required by paragraphs 6, 7 or 8 will tip-off a customer, a natural person appointed to act on behalf of the customer, a connected party of the customer or a beneficial owner of the customer, the payment service provider may stop performing those measures. The payment service provider shall document the basis for its assessment and file an STR. 如果支付服务提供者怀疑存在洗钱或资助恐怖主义行为，并有理由相信，执行第 6、7 或 8 段规定的任何措施会向客户、受命代表客户行事的自然人、客户的关联方或客户的受益所有人通风报信，则支付服务提供者可停止执行这些措施。支付服务提供者应记录其评估依据并提交可疑交易报告。

17 **INTERNAL POLICIES, COMPLIANCE, AUDIT AND TRAINING** 内部政策、合规、审计和培训

- 17.1 A payment service provider shall develop and implement adequate internal policies, procedures and controls, taking into consideration its money laundering and terrorism financing risks and the size of its business, to help prevent money laundering and terrorism financing and communicate these to its employees.支付服务提供商应在考虑到其洗钱和资助恐怖主义风险及其业务规模的情况下，制定和实施适当的内部政策、程序和控制措施，以帮助防止洗钱和资助恐怖主义，并向其员工传达这些政策、程序和控制措施。
- 17.2 The policies, procedures and controls shall meet all the requirements of this Notice.政策、程序和控制措施应符合本通知的所有要求。

Group Policy集团政策

17.2A For the purposes of paragraphs 17.2A to 17.H, a reference to “payment service provider” means a payment service provider incorporated in Singapore.就第 17.2A 至 17.H 段而言，“支付服务提供商”的提法包括指在新加坡注册成立的支付服务提供商。

17.2B A payment service provider shall develop a group policy on AML/CFT to meet all the requirements of this Notice and extend this to all of its branches and subsidiaries in its financial group.

支付服务提供者应制定集团反洗钱/打击资助恐怖主义行为政策，以满足本通知的所有要求，并将其推广到其金融集团的所有分支机构和子公司。

17.2C Where a payment service provider has a branch or subsidiary in a host country or jurisdiction –如果支付服务提供者在东道国或司法管辖区设有分支机构或附属机构

- (a) in relation to which the FATF has called for countermeasures; or金融行动特别工作组要求采取反措施的；或
- (b) known to have inadequate AML/CFT measures, as determined by the payment service provider for itself, or notified to payment service providers generally by the Authority or other foreign regulatory authorities,
- (c) the payment service provider shall ensure that its group policy on AML/CFT is strictly observed by the management of that branch or subsidiary.已知反洗钱/打击资助恐怖主义的措施不足，由支付服务提供商自行决定，或由监管局或其他外国监管机构通知支付服务提供商、支付服务提供商应确保该分公司或子公司的管理层严格遵守其集团反洗钱/打击资助恐怖主义的政策。

17.2D Subject to the payment service provider putting in place adequate safeguards to protect the confidentiality and use of any information that is shared, the payment service provider shall develop and implement group policies and procedures for its branches and subsidiaries within the financial group, to share information required for the purposes of CDD and for money laundering and terrorism financing risk management, to the extent permitted by the law of the countries or jurisdictions that its branches and subsidiaries are in.支付服务提供者应为金融集团内的分支机构和附属机构制定和实施集团政策和程序，在其分支机构和附属机构所在国家或管辖区的法律允许的范围内，共享为开展客户身份查验和洗钱及恐怖主义融资风险管理所需的信息，但前提是支付服务提供者采取适当的保障措施，保护所共享信息的保密性和使用。

17.2E Such policies and procedures shall include the provision, to the payment service provider's group-level compliance, audit, and AML/CFT functions, of customer, account, and transaction information from its branches and subsidiaries within the financial group, when necessary for money laundering and terrorism financing risk management purposes.此类政策和程序应包括在必要时为洗钱和资助恐怖主义风险管理目的，向支付服务提供商的集团一级合规、审计和反洗钱/打击资助恐怖主义职能部门提供金融集团内分支机构和子公司的客户、账户和交易信息。

17.2F For the purposes of paragraph 17.2E, the information to be shared within the payment service provider's financial group shall include any information and analysis of transactions or activities that appear unusual¹¹.就第 17.2E 段而言，支付服务提供者的金融集团内部应共享的信息应包括任何看来不寻常的交易或活动的信息和分析¹¹

17.2G Where the AML/CFT requirements in the host country or jurisdiction differ from those in Singapore, the payment service provider shall require that the overseas branch or subsidiary apply the higher of the two standards, to the extent that the law of the host

¹¹ Subject to section 57 of the CDSA on tipping-off, information shared may include an STR, the underlying information of the STR, or the fact that an STR was filed.

country or jurisdiction so permits.如果所在国或管辖区的反洗钱/打击资助恐怖主义的规定与新加坡的规定不同，支付服务提供商应要求海外分支机构或子公司在所在国或管辖区法律允许的范围内，采用两种标准中较高的标准。

17.2H Where the law of the host country or jurisdiction conflicts with Singapore law such that the overseas branch or subsidiary is unable to fully observe the higher standard, the payment service provider shall apply additional appropriate measures to manage the money laundering and terrorism financing risks, report this to the Authority and comply with such further directions as may be given by the Authority.如果所在国或管辖区的法律与新加坡法律相冲突，以致海外分行或子公司无法完全遵守较高标准，支付服务提供者应采取额外的适当措施，管理洗钱和资助恐怖主义的风险，向管理局报告，并遵守管理局可能发出的进一步指示。

17.2I In the case of a Singapore branch of a payment service provider incorporated outside Singapore, subject to the Singapore branch putting in place adequate safeguards to protect the confidentiality and use of any information that is shared, the Singapore branch shall share customer, account, and transaction information within the payment service¹¹对于在新加坡境外注册的支付服务提供商在新加坡的分支机构，在新加坡分支机构采取适当的保障措施保护共享信息的保密性和使用的前提下，新加坡分支机构应在支付服务范围内共享客户、账户和交易信息

¹¹ Subject to section 57 of the CDSA on tipping-off, information shared may include an STR, the underlying information of the STR, or the fact that an STR was filed.

provider's financial group when necessary for money laundering and terrorism financing risk management purposes. Such information to be shared within the payment service provider's financial group shall include any information and analysis of transactions or activities that appear unusual¹².为洗钱和恐怖主义融资风险管理目的，必要时可在支付服务提供商的金融集团内共享。在支付服务提供商的金融集团内部共享的此类信息应包括对似乎不寻常的交易或活动的任何信息和分析¹²。

Compliance

- 17.3 A payment service provider shall develop appropriate compliance management arrangements, including at least, the appointment of an AML/CFT compliance officer, at the management level.支付服务提供商应制定适当的合规管理安排，至少包括在管理层任命一名反洗钱/打击资助恐怖主义合规官员。
- 17.4 A payment service provider shall ensure that the AML/CFT compliance officer, as well as any other persons appointed to assist the AML/CFT compliance officer, is suitably qualified and, has adequate resources and timely access to all customer records and other relevant information which the AML/CFT compliance officer requires to discharge the AML/CFT compliance officer's functions.支付服务提供商应确保反洗钱/打击资助恐怖主义的合规官员以及任何其他被任命协助反洗钱/打击资助恐怖主义的合规官员的人员具备适当的资格和充足的资源，并能及时获取反洗钱/打击资助恐怖主义的合规官员为履行其职能所需的所有客户记录和其他相关信息。

Audit审计

- 17.5 A payment service provider shall maintain an audit function that is adequately resourced and independent, and that is able to regularly assess the effectiveness of the payment service provider's internal policies, procedures and controls, and its compliance with regulatory requirements.支付服务提供商应保持有足够资源和独立性的审计职能，该职能应能定期评估支付服务提供商内部政策、程序和控制措施的有效性，以及其遵守监管要求的情况。

Employee Hiring员工招聘

- 17.6 A payment service provider shall have in place screening procedures to ensure high standards when hiring employees and appointing officers.支付服务提供商应制定筛选程序，确保在雇用员工和任命管理人员时采用高标准。

¹²在不违反《防止和打击腐败法》第 57 条关于通风报信规定的情况下，共享的信息可包括可疑交易报告、可疑交易报告的基本信息或已提交可疑交易报告的事实。

Training培训

17.7 A payment service provider shall take all appropriate steps to ensure that its employees and officers (whether in Singapore or elsewhere) are regularly and appropriately trained on —支付服务提供商应采取一切适当措施，确保其员工和管理人员（无论是新加坡还是在其他地方）定期接受以下方面的适当培训-- (a) 培训的内容和形式

- (a) AML/CFT laws and regulations, and in particular, CDD measures, and detecting and reporting of suspicious transactions;反洗钱/打击资助恐怖主义的法律法规，特别是 CDD 措施，以及发现和报告可疑交易；
- (b) prevailing techniques, methods and trends in money laundering and terrorism financing; and洗钱和资助恐怖主义方面的现行技术、方法和趋势；以及
- (c) the payment service provider's internal AML/CFT policies, procedures and controls, and the roles and responsibilities of employees and officers in combating money laundering and terrorism financing.

支付服务提供商的内部反洗钱/打击资助恐怖主义行为政策、程序和控制措施，以及员工和管理人员在打击洗钱和资助恐怖主义行为方面的作用和责任。

¹²在不违反《防止和打击腐败法》第 57 条关于通风报信规定的情况下，共享的信息可包括可疑交易报告、可疑交易报告的基本信息或已提交可疑交易报告的事实

Appendix 1附录 1

1. Financial institutions that are licensed, approved, registered (including a fund management company registered under paragraph 5(1)(i) of the Second Schedule to the Securities and Futures (Licensing and Conduct of Business) Regulations (Rg. 10)) or regulated by the Authority but does not include a person (other than a person referred to in paragraphs 2 and 3) who is exempted from licensing, approval or regulation by the Authority under any Act administered by the Authority, including a private trust company exempted from licensing under section 15 of the Trust Companies Act 2005 read with regulation 4 of the Trust Companies (Exemption) Regulations (Rg. 1).

由管理局发牌、核准、注册(包括根据《证券和期货(发牌和经营行为)条例》(第 10 号条例)附表 2 第 5(1)(i)段注册的基金管理公司)或受管理局监管的金融机构,但不包括根据管理局管理的任何法案获管理局豁免发牌、核准或监管的人(第 2 和第 3 段所述的人除外)。但不包括根据管理局所管理的任何法令获管理局豁免发牌、核准或监管的人(第 2 和第 3 段所述的人除外),包括根据《2005 年信托公司法》第 15 节和《信托公司(豁免)条例》(第 1 号条例)第 4 条获豁免发牌的私人信托公司。)

2. Persons exempted under section 20(1)(g) of the Financial Advisers Act 2001 read with regulation 27(1)(d) of the Financial Advisers Regulations (Rg. 2).

根据《2001 年财务顾问法》第 20(1)(g)条以及《财务顾问条例》(第 2 条)第 27(1)(d)条获得豁免的人员。

3. Persons exempted under section 99(1)(h) of the SFA read with paragraph 7(1)(b) of the Second Schedule to the Securities and Futures (Licensing and Conduct of Business) Regulations.

根據《證券及期貨條例》第 99(1)(h)條及《證券及期貨(發牌及業務操守)規例》附表 2 第 7(1)(b)段獲豁免的人士。

Note: For the avoidance of doubt, the financial institutions set out in Appendix 2 fall within Appendix 1.

注: 为免生疑, 附录 2 所列金融机构属于附录 1 的范围。

Appendix 2附录 2

1. Banks in Singapore licensed under the Banking Act 1970.

根据《1970 年银行法》获得许可的新加坡银行。

2. Merchant banks in Singapore licensed under the Banking Act 1970.

根据 1970 年《银行法》获得许可的新加坡商业银行。

3. Finance companies licensed under section 6 of the Finance Companies Act 1967.

根据 1967 年《金融公司法》第 6 条获得许可的金融公司。

4. Financial advisers licensed under section 6 of the Financial Advisers Act 2001 except those which only provide advice by issuing or promulgating research analyses or research reports, whether in electronic, print or other form, concerning any investment product.

根据《2001 年财务顾问法》第 6 条获得许可的财务顾问，但仅通过发布或颁布有关任何投资产品的研究分析或研究报告（无论是电子、印刷还是其他形式）来提供建议的财务顾问除外。

5. Holders of a capital markets services licence under section 82 of the SFA.

SFA 第 82 条规定的资本市场服务牌照持有者。

6. Fund management companies registered under paragraph 5(1)(i) of the Second Schedule to the Securities and Futures (Licensing and Conduct of Business) Regulations (Rg. 10).

根据《证券及期货（发牌及业务操守）规例》（第 10 号规例）附表 2 第 5(1)(i)段注册的基金管理公司。

7. Persons exempted under section 20(1)(g) of the Financial Advisers Act 2001 read with regulation 27(1)(d) of the Financial Advisers Regulations (Rg. 2) except those which only provide advice by issuing or promulgating research analyses or research reports, whether in electronic, print or other form, concerning any investment product.

根据《2001 年财务顾问法》第 20(1)(g)条与《财务顾问条例》（第 2 版）第 27(1)(d)条一并解读而获得豁免的人员，但仅通过发布或颁布有关任何投资产品的研究分析或研究报告（无论是以电子、印刷或其他形式）来提供建议的人员除外。

8. Persons exempted under section 99(1)(h) of the SFA read with paragraph 7(1)(b) of the Second Schedule to the Securities and Futures (Licensing and Conduct of Business) Regulations. 根據《證券及期貨條例》第 99(1)(h)條及《證券及期貨（發牌及業務操守）規例》附表 2 第 7(1)(b)段獲豁免的人士。

9. Approved trustees approved under section 289 of the SFA. 根据《财务条例》第 289 条批准的核准受托人。

10. Trust companies licensed under section 5 of the Trust Companies Act 2005.

根据 2005 年《信托公司法》第 5 条获得许可的信托公司。

11. Direct life insurers licensed under section 11 of the Insurance Act 1966.

根据 1966 年《保险法》第 11 条获得许可的直接人寿保险公司。

12. Insurance brokers registered under the Insurance Act 1966 which, by virtue of such registration, are exempted under section 20(1)(c) of the Financial Advisers Act 2001 except those which only provide advice by issuing or promulgating research analyses or research reports, whether in electronic, print or other form, concerning any investment product. 根据

《1966 年保险法》注册的保险经纪人，根据《2001 年财务顾问法》第 20(1)(c) 条的规定，因注册而获得豁免的保险经纪人，但仅通过发布或颁布有关任何投资产品的研究分析或研究报告（无论是以电子、印刷或其他形式）来提供建议的保险经纪人除外。