

PRELIMINARY

Short title and commencement**简称和生效日期**

1.—(1) This Act is the Payment Services Act 2019.

1.—(1) 本法案是 2019 年支付服务法案。

(2) Section 113 comes into operation on a date that the Minister appoints by notification in the *Gazette*.

(2) 第 113 条 于部长通过在公报上发布通知指定的日期生效。

Interpretation 解释

2.—(1) In this Act, unless the context otherwise requires —

— (1) 在本法中，除非上下文另有要求——

“5% controller”, in relation to a corporation (being a licensee or an operator of a designated payment system), means a person that alone or together with the person’s associates —

5% 控制人（5% 控制人）就法团（作为指定支付系统的持牌人或运营商）而言，是指单独或连同该人的联系人——

(a) (一)	has an interest in at least 5%, but less than 12%, of the shares in the corporation; or 拥有公司至少 5% 但少于 12% 的股份的权益;或
(b) (二)	is in a position to control at least 5%, but less than 12%, of the votes in the corporation; 能够控制公司中至少 5% 但少于 12% 的投票权;

“12% controller”, in relation to a corporation (being a licensee or an operator of a designated payment system), means a person that alone or together with the person’s associates —

12% 控制人（12% 控制人）就法团（作为指定支付系统的持牌

人或运营商)而言,是指单独或连同该人的联系人——	
(a) (一)	has an interest in at least 12%, but less than 20%, of the shares in the corporation; or 拥有公司至少 12% 但少于 20% 的股份的权益;或
(b) (二)	is in a position to control at least 12%, but less than 20%, of the votes in the corporation; 能够控制公司中至少 12% 但少于 20% 的投票权;
<p>“20% controller”, in relation to a corporation (being a licensee or an operator of a designated payment system), means a person that alone or together with the person’s associates —</p> <p>20% 控制人 (20% 控制人) 就法团 (作为指定支付系统的持牌人或运营商) 而言,是指单独或连同该人的联系人——</p>	
(a) (一)	has an interest in at least 20% of the shares in the corporation; or 拥有公司至少 20% 股份的权益;或
(b) (二)	is in a position to control at least 20% of the votes in the corporation; 能够控制公司至少 20% 的选票;
<p>“access”, in relation to a payment system, means an entitlement or eligibility to be a participant in the payment system;</p> <p>“访问权”就支付系统而言,是指成为支付系统参与者的权利或资格;</p>	
<p>“access regime”, in relation to a payment system, means an access regime imposed by the Authority under section 51 and that is in force;</p> <p>“取用制度” (access regime) 就支付系统而言,指局长根据第 51 条施加并有效的取用制度;</p>	
“account issuance service” has the meaning given by Part 3 of the	

<p>First Schedule;</p> <p>账户发行服务（account issuance service）具有附表 1 第 3 部所赋予的涵义；</p>
<p>“arrangement” includes any formal or informal scheme, arrangement or understanding, and any trust whether express or implied;</p> <p>安排（arrangement）包括任何正式或非正式的计划、安排或谅解，以及任何明示或暗示的信托；</p>
<p>“Authority” means the Monetary Authority of Singapore established under the Monetary Authority of Singapore Act 1970;</p> <p>“管理机构”是指根据 1970 年《新加坡金融管理机构法》设立的新加坡金融管理机构；</p>
<p>“bank”, “bank in Singapore” and “banking business” have the meanings given by section 2(1) of the Banking Act 1970;</p> <p>“bank”、“bank in Singapore”和“banking business”具有 1970 年《银行法》第 2（1）条所赋予的含义；</p>
<p>“book” includes any record, register, document or other record of information and any account or accounting record, however compiled, recorded or stored, whether in written or printed form or on microfilm or by electronic process or otherwise;</p> <p>“帐簿”包括任何记录、登记册、文件或其他信息记录以及任何账目或会计记录，不论其编制、记录或储存方式，不论是以书面或印刷形式，或缩微胶卷，或以电子程序或其他方式储存；</p>
<p>“calendar year” means a period from 1 January to 31 December (both dates inclusive);</p> <p>“日历年”指 1 月 1 日至 12 月 31 日（包括首尾两天）的期间；</p>
<p>“chief executive officer”, in relation to a corporation, means a person (however designated) who —</p>

<p>首席执行官（Chief Executive officer）就公司而言，指符合以下条件的人（不论如何指定）——</p>	
(a) (一)	<p>is in the direct employment of, or acting for or by arrangement with, the corporation; and</p> <p>直接受雇于公司，或为公司行事或与公司有安排;和</p>
(b) (二)	<p>is principally responsible for the management and conduct of the business of the corporation;</p> <p>主要负责法团业务的管理和经营;</p>
<p>“company” and “corporation” have the meanings given by section 4(1) of the Companies Act 1967;</p> <p>“company”和“corporation”具有《1967 年公司法》第 4（1）条所赋予的含义;</p>	
<p>“consolidated financial statements” has the meaning given by section 209A of the Companies Act 1967;</p> <p>consolidated financial statements（合并财务报表）具有《1967 年公司法》第 209A 条所赋予的含义;</p>	
<p>“credit card” and “charge card” have the meaning given by section 56 of the Banking Act 1970;</p> <p>信用卡（credit card）和签帐卡（Charge card）具有《1970 年银行法》（Banking Act 1970）第 56 条所赋予的含义;</p>	
<p>“cross-border money transfer service” has the meaning given by Part 3 of the First Schedule;</p> <p>跨境汇款服务（cross-border money transfer service）具有附表 1 第 3 部所赋予的涵义;</p>	
<p>“currency” means currency notes and coins that are legal tender in Singapore or a country or territory other than Singapore;</p> <p>“currency”是指在新加坡或新加坡以外的国家或地区作为法定货</p>	

币的纸币和硬币;	
<p>“deposit” and “deposit-taking business” have the meanings given by section 4B of the Banking Act 1970;</p> <p>存款（deposit）及接受存款业务（deposit-take business）具有《1970年银行法》（Banking Act 1970）第 4B 条所赋予的涵义;</p>	
<p>“designated payment system” means a payment system that is designated by the Authority under section 42 to be a designated payment system for the purposes of this Act;</p> <p>指定支付系统（designated payment system）指由局长根据第 42 条指定为本法所指的指定支付系统的支付系统;</p>	
<p>“digital payment token” means any digital representation of value (other than an excluded digital representation of value) that —</p> <p>数字支付令牌（digital payment token）是指任何价值的数字表示（不包括被排除的数字价值表示）——</p>	
(a) (一)	<p>is expressed as a unit;</p> <p>表示为一个单位;</p>
(b) (二)	<p>is not denominated in any currency, and is not pegged by its issuer to any currency;</p> <p>不以任何货币计价，且其发行人与任何货币挂钩;</p>
(c) (三)	<p>is, or is intended to be, a medium of exchange accepted by the public, or a section of the public, as payment for goods or services or for the discharge of a debt;</p> <p>是或意图成为公众或部分公众接受的交换媒介，作为商品或服务的付款或清偿债务的报酬;</p> <p>是或意图成为公众或部分公众接受的交换媒介，作为商品或服务的付款或清偿债务的报酬;</p>

	<table><tr><td>(d) (四)</td><td>can be transferred, stored or traded electronically; and 可以电子方式转让、存储或交易;和</td></tr><tr><td>(e) (五)</td><td>satisfies such other characteristics as the Authority may prescribe; 符合局长可能规定的其他特性;</td></tr></table>	(d) (四)	can be transferred, stored or traded electronically; and 可以电子方式转让、存储或交易;和	(e) (五)	satisfies such other characteristics as the Authority may prescribe; 符合局长可能规定的其他特性;
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(e) (五)	satisfies such other characteristics as the Authority may prescribe; 符合局长可能规定的其他特性;				
<p>[Deleted by Act 1 of 2021 wef 04/04/2024] [由 2021 年第 1 号法案删除, 自 2024 年 4 月 4 日起生效]</p>					
<p>“digital payment token account” means any account, or any device or facility (whether in physical or electronic form), that contains digital payment tokens; 「数码支付代币账户」指任何包含数码支付代币的账户或任何装置或设施（无论是实体形式还是电子形式）;</p> <p>「数码支付代币账户」指任何包含数码支付代币的账户或任何装置或设施（无论是实体形式还是电子形式）;</p> <p>[Act 1 of 2021 wef 04/04/2024] [2021 年第 1 号法案自 2024 年 4 月 4 日起生效]</p>					
<p>“digital payment token instrument” and “digital payment token service” have the meanings given by Part 3 of the First Schedule; “digital payment token instrument”及“digital payment token service”具有附表 1 第 3 部所赋予的涵义;</p> <p>[Act 1 of 2021 wef 04/04/2024] [2021 年第 1 号法案自 2024 年 4 月 4 日起生效]</p>					
<p>“director” has the meaning given by section 4(1) of the Companies Act 1967; “董事”（director）具有《1967 年公司法》（Companies Act 1967）第 4（1）条所赋予的涵义;</p>					
<p>“domestic money transfer service” has the meaning given by Part 3 of the First Schedule; “本地汇款服务”（domestic money transfer service）具有附表 1 第</p>					

3 部所赋予的涵义;	
<p>“e-money” means any electronically stored monetary value that —</p> <p>电子货币（e-money）是指任何以电子方式存储的货币价值，并且——</p>	
(a) (一)	<p>is denominated in any currency, or pegged by its issuer to any currency;</p> <p>以任何货币计价，或由其发行人与任何货币挂钩;</p>
(b) (二)	<p>has been paid for in advance to enable the making of payment transactions through the use of a payment account;</p> <p>已预先付款，以便能够通过使用支付账户进行支付交易;</p>
(c) (三)	<p>is accepted by a person other than its issuer; and</p> <p>被其发行人以外的人接受;和</p>
(d) (四)	<p>represents a claim on its issuer,</p> <p>代表对其发行者的索赔，</p>
<p>but does not include any deposit accepted in Singapore, from any person in Singapore;</p> <p>但不包括在新加坡接受的来自新加坡任何人的任何存款;</p>	
<p>“e-money issuance service” has the meaning given by Part 3 of the First Schedule;</p> <p>电子货币发行服务（e-money issuance service）具有附表 1 第 3 部所赋予的涵义;</p>	
<p>“employee”, in relation to an employer, includes an individual seconded or temporarily transferred to the employer from another employer;</p> <p>雇员（employee）就雇主而言，包括从另一雇主借调或临时调动</p>	

<p>至雇主的个人;</p> <p>雇员 (employee) 就雇主而言, 包括从另一雇主借调或临时调动至雇主的个人;</p>	
<p>“entity” means any body corporate or unincorporate, whether incorporated, formed or established in or outside Singapore;</p> <p>“实体”是指任何法人团体或非法人团体, 无论是在新加坡境内还是境外成立、成立或设立的;</p>	
<p>“excluded digital representation of value” means a digital representation of value that is prescribed by the Authority as an excluded digital representation of value;</p> <p>“排除的数值价值表示”指由机管局规定为排除的数值数值表示的价值;</p>	
<p>“executive director” means a director who is concurrently an executive officer;</p> <p>执行董事 (executive director) 指兼任执行官的董事;</p>	
<p>“executive officer”, in relation to a corporation, means any individual (however designated) who —</p> <p>执行官 (Executive officer) 就公司而言, 指符合以下条件的任何个人 (不论如何指定) ——</p> <p>执行官 (Executive officer) 就公司而言, 指符合以下条件的任何个人 (不论如何指定) ——</p>	
(a) (一)	<p>is in the direct employment of, or acting for or by arrangement with, the corporation; and</p> <p>直接受雇于公司, 或为公司行事或与公司有安排;和</p>
(b) (二)	<p>is concerned with or takes part in the management of the corporation on a day-to-day basis;</p>

	与公司的日常管理有关或参与公司的日常管理;
	<p>“exempt payment service provider”, in respect of any payment service, means a person that is exempt under section 13(1) from the requirement under section 5(1) to have in force a licence that entitles the person to carry on a business of providing that payment service;</p>
	<p>“financial regulatory authority”, in relation to a foreign country or territory, means an authority of the foreign country or territory exercising any function that corresponds to a regulatory function of the Authority under this Act, the Monetary Authority of Singapore Act 1970 or any of the written laws set out in the Schedule to that Act;</p> <p>金融监管机构（financial regulatory authority）就外国或地区而言，是指外国或地区的当局，其行使与该机构根据本法、《1970 年新加坡金融管理局法》或该法附表中规定的任何成文法的监管职能相对应的任何职能;</p>
	<p>“financial statements” has the meaning given by section 209A of the Companies Act 1967;</p> <p>财务报表（financial statements）具有《1967 年公司法》（Companies Act 1967）第 209A 条所赋予的含义;</p>
	<p>“financing business” has the meaning given by section 2 of the Finance Companies Act 1967;</p> <p>融资业务（financing business）具有《1967 年金融公司法》（Finance Companies Act 1967）第 2 条所赋予的含义;</p>
	<p>“Guidelines on Fit and Proper Criteria” means the document (as revised from time to time) that is called by that title, issued by the Authority and published on the Authority’s website;</p> <p>“适当人选准则”指由该标题调用、由机管局发出并在机管局网站</p>

上发布的文件（经不时修订）；

“indirect controller”, in relation to a corporation (being a licensee or an operator of a designated payment system) —

间接控制者（indirect controller），就法团（作为指定支付系统的被许可人或运营商）而言——

(a) (一)	means any person, whether acting alone or together with any other person, and whether with or without holding shares or controlling voting power in the corporation — 指任何人，不论是单独行事还是与任何其他人一起行事，也无论是否持有法团 的股份或控制投票权——	
	(i) (一)	in accordance with whose directions, instructions or wishes the directors of the corporation are accustomed or under an obligation, whether formal or informal, to act; or 法团董事习惯于或有义务（无论是正式的还是非正式的）按照其指示、指示或愿望行事;或
	(ii) (二)	that is in a position to determine the policy of the corporation; but 即能够决定公司的政策;但
(b) (二)	excludes any person — 不包括任何人 —	
	(i) (一)	who is a director or other officer of the corporation and whose appointment has been approved by the Authority; or 是法团的董事或其他高级人员，且其任命已获监督批准;或

	<div> (ii) (二) </div> <div> in accordance with whose directions, instructions or wishes the directors of the corporation are accustomed to act by reason only that they act on advice given by the person in the person's professional capacity; 法团董事惯于仅凭理性行事，即他们仅根据该人以其专业身份提供的建议行事； </div>
“licence” means a licence granted under section 6; “许可”是指根据第 6 条 授予的许可；	
“licensee” means a payment service provider the licence of which is in force; “被许可方”是指其许可有效的支付服务提供商；	
“limited liability partnership” has the meaning given by section 4(1) of the Limited Liability Partnerships Act 2005; “有限责任合伙企业”（limited liability partnership）具有《2005 年有限责任合伙企业法》（Limited liability Partnership Act 2005）第 4（1）条所赋予的涵义；	
“major payment institution” means a person that has in force a major payment institution licence granted under section 6; 主要支付机构（major payment institution）指已根据第 6 条 批给的主要支付机构牌照生效的人；	
“merchant” means a person (other than an individual who is not required to be registered under the Business Names Registration Act 2014) who, in the course of the person's business — “商人”是指以下人员（根据《2014 年商业名称注册法》无需注册的个人除外），在其业务 过程中——	

(a) (一)	provides goods or services; 提供商品或服务;
(b) (二)	promotes the use or purchase of goods or services; or 促进商品或服务的使用或购买;或
(c) (三)	receives, or is entitled to receive, any money or other consideration for providing goods or services, 因提供商品或服务而收取或有权收取任何金钱或其他对价,
and includes any employee or agent of the person; 并包括该人的任何雇员或代理人;	
<p>“merchant acquisition service” has the meaning given by Part 3 of the First Schedule; 商户收单服务 (merchant acquisition service) 具有附表 1 第 3 部所赋予的涵义;</p>	
<p>“money” includes e-money but excludes any digital payment token and any excluded digital representation of value; “货币”包括电子货币, 但不包括任何数字支付代币和任何被排除的数字价值表示;</p>	
<p>“money-changing service” has the meaning given by Part 3 of the First Schedule; “money-changing service”具有附表 1 第 3 部所赋予的涵义;</p>	
<p>“operator”, in relation to a payment system, means a person that operates the payment system; “运营商”就支付系统而言, 是指操作支付系统的人;</p>	
<p>“participant”, in relation to a payment system, means any person that is recognised in the rules of the payment system, or is otherwise recognised by the operator or settlement institution of the payment system, as being eligible to settle payments through the payment</p>	

<p>system with other persons that are similarly recognised, or to process payments through the payment system;</p> <p>“参与者”就支付系统而言，是指在支付系统规则中被认可，或被支付系统的运营商或结算机构以其他方式认可为有资格通过支付系统与获得类似认可的其他人结算付款或通过支付系统处理付款的任何人；</p>										
<p>“partner”, in relation to a limited liability partnership, has the meaning given by section 2(1) of the Limited Liability Partnerships Act 2005;</p> <p>合伙人（partner）就有限责任公司而言，具有《2005 年有限责任公司法》（Limited Liability Partnership Act 2005）第 2（1）条所赋予的含义；</p>										
<p>“payee” means a person that is the intended recipient of money that is the subject of a payment transaction;</p> <p>收款人（payee）是指作为支付交易标的的款项的预期收款人；</p>										
<p>“payer” means a person that initiates, or consents to the initiation of, a payment order for the transfer of money;</p> <p>付款人（payer）指发起或同意发起转账付款令的人；</p>										
<p>“payment account” — “付款账户” —</p> <table><tr><td rowspan="2">(a) (一)</td><td colspan="2">means any account, or any device or facility (whether in physical or electronic form), that —</td></tr><tr><td colspan="2">指任何账户，或任何设备或设施（无论是物理形式还是电子形式），符合以下条件——</td></tr><tr><td></td><td>(i) (一)</td><td>is held in the name, or associated with the unique identifier, of any person, and is used by that person for the initiation of a payment order or the execution of a payment transaction, or both; or</td></tr></table>			(a) (一)	means any account, or any device or facility (whether in physical or electronic form), that —		指任何账户，或任何设备或设施（无论是物理形式还是电子形式），符合以下条件——			(i) (一)	is held in the name, or associated with the unique identifier, of any person, and is used by that person for the initiation of a payment order or the execution of a payment transaction, or both; or
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	指任何账户，或任何设备或设施（无论是物理形式还是电子形式），符合以下条件——									
	(i) (一)	is held in the name, or associated with the unique identifier, of any person, and is used by that person for the initiation of a payment order or the execution of a payment transaction, or both; or								

		<p>以任何人的名义持有或与唯一标识符相关联, 并被该人用于发起支付订单或执行支付交易, 或同时用于两者兼而有之;或</p>
	(ii) (二)	<p>is held in the names, or associated with the unique identifiers, of 2 or more persons, and is used by any of those persons for the initiation of a payment order or the execution of a payment transaction, or both; and</p> <p>以 2 个或更多人的姓名持有, 或与 2 个或更多人的唯一标识符相关联, 并被这些人中的任何人用于发起支付订单或执行支付交易, 或同时用于两者兼而有之;和</p>
	(b) (二)	<p>includes a bank account, debit card, credit card or charge card;</p> <p>包括银行账户、借记卡、信用卡或签帐卡;</p>
<p>“payment order” means an instruction to a payment service provider requesting for the execution of a payment transaction;</p> <p>“付款指令”是指向支付服务提供商发出的请求执行支付交易的指令;</p>		
<p>“payment service” means any service that is specified in Part 1 of the First Schedule, but excludes any service that is specified in Part 2 of that Schedule;</p> <p>“付款服务”是指附表 1 第 1 部分中规定的任何服务, 但不包括该附表第 2 部分规定的任何服务;</p>		
<p>“payment service provider” means any person that provides a payment service;</p>		

<p>“支付服务提供商”是指提供支付服务的任何人;</p>
<p>“payment service user” means any person that uses a payment service in the capacity of a payer or a payee, or of both;</p> <p>“支付服务用户”是指以付款人或收款人或两者的身份使用支付服务的任何人;</p>
<p>“payment system” means a funds transfer system or other system that facilitates the circulation of money, and includes any instruments and procedures that relate to the system;</p> <p>支付系统（Payment system）是指资金转账系统或促进资金流通的其他系统，包括与该系统有关的任何工具和程序;</p>
<p>“payment transaction” means the placing, transfer or withdrawal of money, whether for the purpose of paying for goods or services or for any other purpose, and regardless of whether the intended recipient of the money is entitled to the money;</p> <p>“支付交易”是指存款、转账或取款，无论是为了支付商品或服务还是出于任何其他目的，也无论款项的预期收款人是否有权获得款项;</p>
<p>“permanent place of business”, in relation to a licensee, or an operator or a settlement institution of a designated payment system, means each fixed location in Singapore used by the licensee, operator or settlement institution for carrying on its business, regardless whether the business is carried on within a single building or at a single business address;</p> <p>“永久营业地点”，就被许可方、运营商或指定支付系统的结算机构而言，是指被许可方、运营商或结算机构在新加坡用于经营其业务的每个固定地点，无论该业务是在单个建筑物内还是在单个营业地址进行;</p>

<p>“place of business”, in relation to a licensee, or an operator or a settlement institution of a designated payment system, means any location (including a kiosk that can be moved from one location to another) in Singapore used by the licensee, operator or settlement institution for carrying on its business;</p> <p>营业地点（place of business）就被许可方、运营商或指定支付系统的结算机构而言，是指被许可方、运营商或结算机构在新加坡用于开展业务的任何地点（包括可以从一个地点移动到另一个地点的信息亭）；</p>	
<p>“prohibition order” means —</p> <p>禁止令（prohibition order）指——</p>	
(a) (一)	<p>a prohibition order made under section 68(1) of the Financial Advisers Act 2001 as in force immediately before the date of commencement of section 200(1)(b) and (2) to (7) of the Financial Services and Markets Act 2022;</p> <p>根据《2001 年财务顾问法》第 68（1）条发出的禁止令，该禁令在紧接《2022 年金融服务和市场法》第 200（1）（b）和（2）至（7）条生效日之前生效；</p>
(b) (二)	<p>a prohibition order made under section 68(1) of the Financial Advisers Act 2001 as in force immediately before the date of commencement of section 200(1)(b) and (2) to (7) of the Financial Services and Markets Act 2022, and as continued by section 217(2) of the Financial Services and Markets Act 2022;</p> <p>根据《2001 年财务顾问法》第 68（1）条作出的禁止令，该禁令在紧接《2022 年金融服务和市场法》第 200（1）（b）和（2）至（7）条生效之日</p>

	<p>之前生效，并由《2022 年金融服务和市场法》第 217（2）条延续；</p>
(c) (三)	<p>an order made under section 74(1) of the Insurance Act 1966 as in force immediately before the date of commencement of section 204(1) to (4) of the Financial Services and Markets Act 2022;</p> <p>根据《1966 年保险法》第 74（1）条作出的命令，</p> <p>该命令在紧接《2022 年金融服务和市场法》第 204（1）至（4）条生效之日之前生效；</p>
(d) (四)	<p>an order made under section 74(1) of the Insurance Act 1966 as in force immediately before the date of commencement of section 204(1) to (4) of the Financial Services and Markets Act 2022, and as continued by section 218(2) of the Financial Services and Markets Act 2022;</p> <p>根据《1966 年保险法》第 74（1）条作出的命令，</p> <p>该命令在紧接《2022 年金融服务和市场法》第 204（1）至（4）条生效之日之前生效，并由《2022 年金融服务和市场法》第 218（2）条延续；</p>
(e) (五)	<p>a prohibition order made under section 101A(1) of the Securities and Futures Act 2001 as in force immediately before the date of commencement of section 209(1)(a), (c) and (d), (4) to (14), (17) and (18) of the Financial Services and Markets Act 2022;</p> <p>根据《2001 年证券和期货法》第 101A（1）条发出的禁止令，该禁令在紧接《2022 年金融服务和市场法》第 209（1）(a)、(c) 和 (d)、（4）至（14）、（17）和（18）条生效之日之前生效；</p>

(f) (六)	<p>a prohibition order made under section 101A(1) of the Securities and Futures Act 2001 as in force immediately before the date of commencement of section 209(1)(a), (c) and (d), (4) to (14), (17) and (18) of the Financial Services and Markets Act 2022, and as continued by section 220(3) of the Financial Services and Markets Act 2022; or</p> <p>根据《2001 年证券和期货法》第 101A (1) 条发出的禁止令，该禁令在紧接《2022 年金融服务和市场法》第 209 (1) (a)、(c) 和 (d)、(4) 至 (14)、(17) 和 (18) 条生效之日之前生效，并由《2022 年金融服务和市场法》第 220 (3) 条延续;或</p>
(g) (七)	<p>a prohibition order made under section 7(1) of the Financial Services and Markets Act 2022;</p> <p>根据 2022 年金融服务和市场法第 7 (1) 条发出的禁止令;</p> <p style="text-align: right;">[Act 18 of 2022 wef 31/07/2024] [2022 年第 18 号法案, 自 2024 年 7 月 31 日起]</p>
<p>“public authority” means —</p> <p>公共主管当局 (public authority) 指——</p>	
(a) (一)	<p>the Government, including any ministry, department or agency of the Government, or an Organ of State; or</p> <p>政府，包括政府的任何部委、部门或机构，或国家机关;或</p>
(b) (二)	<p>any body established or constituted by or under a public Act to perform or discharge any public function;</p> <p>由公共法案或根据公共法案设立或组成以执行或履行任何公共职能的任何机构;</p>

<p>“registered office” means a registered office maintained under section 142(1) or 370(1) of the Companies Act 1967; 重试 错误原因</p>									
<p>“regulated financial institution” means a person that carries on a business, the conduct of which is regulated or authorised by the Authority or, if it is carried on in Singapore, would be regulated or authorised by the Authority;</p> <p>受监管的金融机构（regulated financial institution）指经营业务的人，其行为受局长监管或授权，或者如果业务在新加坡经营，则由局长监管或授权；</p>									
<p>“relevant payment system” means any of the following payment systems:</p> <p>“相关支付系统”是指以下任何支付系统：</p> <table border="1"> <tr> <td>(a) (一)</td><td> <p>a payment system operated by a major payment institution;</p> <p>由主要支付机构运营的支付系统；</p> </td></tr> <tr> <td>(b) (二)</td><td> <p>a payment system operated by an exempt payment service provider;</p> <p>由豁免支付服务提供商运营的支付系统；</p> </td></tr> <tr> <td>(c) (三)</td><td> <p>a payment system operated by a person exempt under section 100 from having in force a licence;</p> <p>由根据第 100 条获豁免持有有效牌照的人操作的支付系统；</p> </td></tr> <tr> <td>(d) (四)</td><td> <p>a designated payment system;</p> <p>指定的支付系统；</p> </td></tr> </table>		(a) (一)	<p>a payment system operated by a major payment institution;</p> <p>由主要支付机构运营的支付系统；</p>	(b) (二)	<p>a payment system operated by an exempt payment service provider;</p> <p>由豁免支付服务提供商运营的支付系统；</p>	(c) (三)	<p>a payment system operated by a person exempt under section 100 from having in force a licence;</p> <p>由根据第 100 条获豁免持有有效牌照的人操作的支付系统；</p>	(d) (四)	<p>a designated payment system;</p> <p>指定的支付系统；</p>
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<p>“settlement institution” means a person that provides facilities for —</p> <p>安置机构（settlement institution）指为以下机构提供便利的人——</p> <table border="1"> <tr> <td>(a) (一)</td><td> <p>the participants of a payment system to hold funds; and</p> <p>支付系统的参与者持有资金;和</p> </td></tr> </table>		(a) (一)	<p>the participants of a payment system to hold funds; and</p> <p>支付系统的参与者持有资金;和</p>						
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	<div data-bbox="373 230 533 376">(b) (二)</div> <div data-bbox="533 230 1359 376">the settling of transactions between the participants; 参与者之间的交易结算;</div>
	<div data-bbox="373 376 1359 488">“share” has the meaning given by section 4(1) of the Companies Act 1967 and includes an interest in a share;</div> <div data-bbox="373 488 1359 647">“share”具有《1967 年公司法》第 4（1）条所赋予的含义，包括股份的权益;</div>
	<div data-bbox="373 647 1359 759">“Singapore operator” means an operator that is incorporated in Singapore;</div> <div data-bbox="373 759 1359 837">“新加坡运营商”是指在新加坡注册成立的运营商;</div>
	<div data-bbox="373 837 1359 949">“Singapore settlement institution” means a settlement institution that is incorporated in Singapore;</div> <div data-bbox="373 949 1359 1028">“新加坡结算机构”是指在新加坡注册成立的结算机构;</div>
	<div data-bbox="373 1028 1359 1196"> <div data-bbox="373 1028 1359 1095">“specified e-money” means any e-money that has been issued —</div> <div data-bbox="373 1095 1359 1196">“指定电子货币”（specified e-money）指已发行 的任何电子货币</div> </div> <hr/> <div data-bbox="373 1196 1359 1917"> <div data-bbox="373 1196 533 1565">(a) (一)</div> <div data-bbox="533 1196 1359 1565"> <div data-bbox="533 1196 1359 1408">to any person whom the issuer of the e-money has determined, according to such criteria as the Authority may specify by written notice, to be resident in Singapore; or</div> <div data-bbox="533 1408 1359 1565">电子货币发行商根据管理局可能通过书面通知指定的标准确定为新加坡居民的任何人;或</div> </div> <div data-bbox="373 1565 533 1917">(b) (二)</div> <div data-bbox="533 1565 1359 1917"> <div data-bbox="533 1565 1359 1767">in Singapore to a person whom the issuer of the e-money has not determined, according to such criteria as the Authority may specify by written notice, to be resident outside Singapore;</div> <div data-bbox="533 1767 1359 1917">在新加坡，电子货币发行商尚未根据管理局可能通过书面通知指定的标准确定其为新加坡境外居民的人;</div> </div> </div>
	<div data-bbox="373 1917 1359 2018">“standard payment institution” means a person that has in force a standard payment institution licence granted under section 6;</div>

<p>标准支付机构（standard payment institution）指已根据第 6 条授予的标准支付机构牌照生效的人；</p>						
<p>“treasury share” has the meaning given by section 4(1) of the Companies Act 1967;</p> <p>“库存股份”（stock share）具有《1967 年公司法》第 4（1）条所赋予的含义；</p>						
<p>“unique identifier” means a combination of letters, numbers or symbols used by a payment service user to identify unambiguously either or both of the following for the purposes of a payment transaction:</p> <p>“唯一标识符”是指支付服务用户为支付交易目的而使用的字母、数字或符号的组合，用于明确识别以下一项或两项：</p> <table><tr><td>(a) （一）</td><td>any payment service user that is a party to the payment transaction;</td></tr><tr><td>(b) （二）</td><td>any payment account; 任何付款账户;</td></tr></table>			(a) （一）	any payment service user that is a party to the payment transaction;	(b) （二）	any payment account; 任何付款账户;
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(b) （二）	any payment account; 任何付款账户;					
<p>“voting share” has the meaning given by section 4(1) of the Companies Act 1967.</p> <p>有表决权的股份（voting share）具有《1967 年公司法》第 4（1）条所赋予的含义。</p>						
<p>(2) In this Act, unless the context otherwise requires —</p> <p>(2) 在本法中，除非上下文另有要求——</p>						
(a) （一）	a person has an interest in a share if —					
	如果满足以下条件，则某人在某一股份中拥有权益 —					
	(i) （一）	the person has or is treated as having an interest in that share under section 7(1A), (1B), (2), (6) and (7) to (10) of the Companies Act 1967; or				

		<p>根据 1967 年公司法第 7 (1A)、(1B)、(2)、(6) 和 (7) 至 (10) 条, 该人拥有或被视为拥有该股份的权益;或</p>
	(ii) (二)	<p>the person has any legal or equitable interest in that share, except an interest that is to be disregarded under section 7(9) of the Companies Act 1967;</p> <p>该人在该股份中拥有任何法律或衡平法上的权益, 但根据 1967 年公司法第 7 (9) 条应予忽视的权益除外;</p>
(b) (二)	<p>a reference to the control of a percentage of the votes in a corporation (being a licensee or an operator of a designated payment system) is a reference to the control, whether direct or indirect, of that percentage of the total number of votes that might be cast in a general meeting of the corporation;</p> <p>凡提述法团 (作为持牌人或指定支付系统的营运商) 控制某百分率的票数, 是指直接或间接控制该法团股东大会上可能投出的总票数的该百分率;</p>	
(c) (三)	<p>a person (A) is an associate of another person (B) if —</p> <p>任何人 (A) 是另一人 (B) 的联系人, 如果 —</p>	
	(i) (一)	<p>A is the spouse, a parent, remoter lineal ancestor or step-parent, a son, daughter, remoter issue, stepson or stepdaughter, or a brother or sister, of B;</p> <p>A 是 B 的配偶、父母、远直系祖先或继父母、儿子、女儿、远亲、继子或继女, 或兄弟姐妹;</p>
	(ii) (二)	<p>A is a body corporate that is, or a majority of the directors of which are, accustomed or under an obligation, whether formal or informal, to act in</p>

		<p>accordance with the directions, instructions or wishes of <i>B</i>;</p> <p><i>A</i> 是一个法人团体，其大多数董事习惯于或有义务（无论是正式的还是非正式的）按照 <i>B</i> 的指示、指示或意愿行事；</p>
	(iii) (三)	<p><i>A</i> is a person that is accustomed or under an obligation, whether formal or informal, to act in accordance with the directions, instructions or wishes of <i>B</i>;</p> <p><i>甲</i>是习惯或有义务按照乙的指示、指示或意愿行事的人，无论是正式的还是非正式的；</p>
	(iv) (四)	<p><i>A</i> is a subsidiary of <i>B</i>;</p> <p><i>A</i> 是 <i>B</i> 的子公司；</p>
	(v) (五)	<p><i>A</i> is a body corporate in which <i>B</i>, whether alone or together with other associates of <i>B</i> as described in sub-paragraphs (ii), (iii) and (iv), is in a position to control 20% or more of the votes in <i>A</i>; or</p> <p><i>甲</i>是法人团体，其中乙不论是单独或连同第(ii)、(iii)及(iv)分段所述的乙的其他联系人，均能够控制 <i>甲</i>的 20%或以上的投票权;或</p>
	(vi) (六)	<p><i>A</i> is a person with whom <i>B</i> has an agreement or arrangement (whether oral or in writing and whether express or implied) to act together with respect to the acquisition, holding or disposal of shares or other interests in, or with respect to the exercise of their votes in relation to, the corporation (being a licensee or an operator of a designated payment system) mentioned in the definition of “5% controller”, “12% controller” or “20% controller”;</p>

		是与该法团订立协议或安排（无论是口头或书面，也不论明示或暗示）就收购、持有或处置该法团（作为指定支付系统的持牌人或营运商）的股份或其他权益，或就其行使与「5% 控权人」定义所指的法团（作为指定支付系统的持牌人或营运商）有关的投票权而共同行事的人，“12% 控制人”或“20% 控制人”；
(d)（四）	a person has a substantial shareholding in a corporation if — 如果满足以下条件，则某人在公司中拥有大量股权 —	
	(i)（一）	the person has an interest in one or more voting shares (excluding treasury shares) in the corporation; and 该人在公司的一股或多股有表决权的股份（不包括库存股）中拥有权益;和
	(ii)（二）	the total votes attached to that share, or those shares, is at least 5% of the total votes attached to all the voting shares (excluding treasury shares) in the corporation; and 该股份或这些股份所附带的总票数至少为公司中所有有表决权股份（不包括库存股）所附带的总票数的 5%;和
(e)（五）	a person has a substantial shareholding in a corporation, the share capital of which is divided into 2 or more classes of shares, if — 任何人在某法团中拥有大量股权，其股本分为两类或以上的股份，如—	

	(i) (一)	<p>the person has an interest in one or more voting shares (excluding treasury shares) included in one of those classes; and</p> <p>该人在其中一个类别中包含的一股或多股有表决权的股份（不包括库存股）中拥有权益;和</p>
	(ii) (二)	<p>the total votes attached to that share, or those shares, is at least 5% of the total votes attached to all the voting shares (excluding treasury shares) included in that class.</p> <p>该股份或这些股份所附带的总票数至少占该类别中所有有表决权股份（不包括库存股）所附带的总票数的 5%。</p>
<p>(3) In any case where the functions of the operator or settlement institution of a payment system are assumed by or shared among 2 or more operators or settlement institutions, a reference in this Act to the operator or settlement institution is a reference to each such operator or settlement institution.</p> <p>(3) 在任何情况下，如果支付系统的运营商或结算机构的职能由 2 个或两个以上的运营商或结算机构承担或由两者共享，则本法中提及的运营商或结算机构即指每个此类运营商或结算机构。</p>		
<p>(4) For the purposes of sections 5(2) and 13(13) and paragraph 2(i) of the First Schedule, a payment service, or the provision of a payment service, is incidental to any other business carried on by a person, if the payment service —</p> <p>(4) 就附表 1 第 5 (2) 条及第 13 (13) 条及第 2 (i) 段而言，任何付款服务或提供付款服务，是附带于某人经营的任何其他业务的，如该付款服务符合以下条件：</p>		
(a) (一)	<p>is carried on, offered or provided by that person to support that other business; and</p>	

	由该人经营、提供或提供以支持该其他业务;和
(b) (二)	<p>is provided by that person in connection with the carrying on of that other business.</p> <p>由该人就经营该其他业务而提供。</p>
Application of Act 法案的适用	
<p>3.—(1) Subject to subsection (2), this Act does not apply to any public authority.</p> <p>3.—（1）根据第（2）款的规定，本法不适用于任何公共机构。</p>	
<p>(2) The Minister may by order declare that a public authority is one to which this Act applies.</p> <p>（2）部长可藉命令宣布公共主管当局为本法适用的主管当局。</p>	
Appointment of assistants	
任命助理	
<p>4.—(1) Subject to subsection (2), the Authority may appoint any person to exercise any of its powers or perform any of its functions or duties under this Act, either generally or in any particular case, except —</p>	
(a) (一)	<p>the power of appointment conferred by this subsection; and</p> <p>本款赋予的任命权;和</p>
(b) (二)	<p>the power to make subsidiary legislation.</p> <p>制定附属法例的权力。</p>
<p>4.—（1）在符合第（2）款规定的情况下，局长可以指定任何人行使本法规定的任何权力或履行其任何职能或职责，无论是一般情况还是在任何特定情况下，除非——</p>	
<p>(2) The Authority may, by notification in the <i>Gazette</i>, appoint one or more of its officers to exercise the power, under a provision of this Act specified in</p>	

the Second Schedule, to grant an exemption to a particular person, or to revoke any such exemption.

(2) 局长可藉宪报公告，委任其一名或多名高级职员，根据附表 2 所指明的本法条文，行使权力，向特定人士授予豁免，或撤销任何该等豁免。

(3) Any person appointed under subsection (1) or officer appointed under subsection (2) is taken to be a public servant for the purposes of the Penal Code 1871.

(3) 根据第 (1) 款任命的任何人或根据第 (2) 款任命的官员，被视为 1871 年刑法典中的公务员。