Offene Fragen Mitte 2026

Dr Alexander Ressos, TEP
Attorney-at-Law (Switzerland and Germany),
Solicitor (England & Wales and Hong Kong)
Of Counsel, KGP Legal LLC
alexander.ressos@kgplegal.com.sg
www.ressos.com.sg

Am 30. Juni 2026 waren drei Fragen ungeklärt. Die erste lautet, ob die Risikobewusstseinsprüfung eine Gültigkeitsdauer erhält. Die MAS hat sich diesen Punkt 2023 vorbehalten, und die Branche hat sich gegen eine erneute Prüfung eingesetzt, die aktive Kunden ausbremsen würde. Die zweite Frage ist, ob das Verbot von Margin- und gehebelten Geschäften für eine bestimmte Gruppe erfahrener Privatkunden gelockert wird, wie es Hongkong für bestimmte Produkte getan hat. Die MAS hat dafür keine Anzeichen gegeben. Die dritte Frage betrifft Privatkunden, die von der MAS regulierte Stablecoins halten. Diese sind keine DPTs und fallen daher nicht unter die Maßnahmen, werden aber auf denselben Plattformen gehandelt wie DPTs. Das in Kapitel VI behandelte Stablecoin-Rahmenwerk klärt die Einordnung, nicht aber das Kundenerlebnis. Die Lizenznehmer mussten daher parallele Onboarding-Abläufe für Kunden aufbauen, die nur Stablecoins nutzen.

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Author contact: Dr Alexander Ressos, TEP · contact@ressos.com