Procedural roadmaps with timelines and cost ranges

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Clients ask two questions about every procedure before they ask about the law: how long will it take and what will it cost. This chapter answers both for eight procedures that recur in a Swiss–Singapore digital-asset practice. Each roadmap sets out the phases in sequence, the realistic duration of each phase, the official fees where they are fixed and a range for the professional and audit costs that experience suggests. Every figure in this chapter is flagged, because official fees change by ordinance or gazette notice, because professional fees depend on the complexity of the file and because the regulators' processing times move with their workload. The ranges are those I would give a client in a first meeting in mid-2026. They are a basis for budgeting and should be replaced by quotations before any decision depends on them.

Two general observations apply across the roadmaps. The first is that the regulator's clock starts only when the file is complete, so that the time spent before filing is the part of the timeline the applicant controls. The second is that the cheapest route through a procedure is almost always the one with the fewest rounds of questions, which means that money spent on a complete first filing saves both time and later fees. Applicants who try to save on preparation routinely pay more in total.

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