

Dear Customer,  
尊敬的客户，您好，

We are seeking certain information from you with respect to the Common Reporting Standard (“CRS”). CRS is promulgated by the Organization for Economic Co-operation and Development (“OECD”) to facilitate the exchange of financial account information between relevant jurisdictions around the globe in an international and standardized manner. As part of Singapore’s commitment in the global Automatic Exchange of Information (“AEOI”) efforts in enhancing tax transparency and combatting cross-border tax evasion, the Inland Revenue Authority of Singapore (“IRAS”) has enacted local legislations to implement CRS through the “Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016” and the effective date of CRS in Singapore would be 1 January 2017 with the first information exchange by the end of 2018.

本分行依據共同匯報標準須請您提供該規範所需之相關資料。該共同匯報標準是由經濟合作與發展組織(「經合組織」)所頒布，係為促進世界各地相關司法管轄區以國際化和標準化方式交換財務帳戶資料。新加坡已承諾實施全球自動交換資料安排，以提升稅務透明度和打擊跨境逃稅。基此，新加坡政府已制定本條例，透過《2016年稅務條例》實施共同匯報標準，該共同匯報標準將於2017年1月1日在新加坡生效，首次資料交換將於2018年底開始。

CRS Regulations requires financial institutions in Singapore to perform due diligence on the account holders, obtain certain information from the account holders (including, but not limited to, tax residency and tax identification number etc.) and report information on any reportable accounts to the IRAS. IRAS will then exchange the information collected with jurisdictions that have a Competent Authority Agreement (“CAA”) with Singapore on an annual basis, to support tax compliance of partner jurisdictions and assist tax authorities of partner jurisdictions identify and take follow-up action against tax payers who have not properly disclosed their offshore financial assets / income in their local jurisdictions. In parallel, IRAS will also receive financial account information on Singapore tax residents from foreign tax authorities. If Singapore is the sole tax residence of the account holder, your financial account information will not be reported to the IRAS.

《共同匯報標準條例》規定新加坡金融機構須對其帳戶持有人進行盡職審查，向帳戶持有人收集相關資料(包括但不限於稅務居民身分及稅務編號)，並向新加坡稅務局申報須予申報的帳戶資料。新加坡稅務局將每年與已與新加坡簽訂主管當局協定的稅務管轄區交換所收集之資料，從而鼓勵納稅人遵從相關的稅法，協助稅務管轄區夥伴識辨未有於當地稅務管轄區妥善披露境外金融資產/收入的納稅人，並對之採取跟進行動。與此同時，外地稅務當局亦將向新加坡稅務局提供新加坡稅務居民的財務戶資料。如新加坡是您唯一的稅務申報稅籍，則您的帳戶資料將不會被申報至新加坡稅務局。

Under CRS Regulations, all financial institutions (except those exempted) in Singapore are required by law to perform due diligence on account holders and to obtain self-certifications and/or further information, if needed, from account holders in order to document the tax status of the account holders.

根據《共同匯報標準條例》，所有新加坡的金融機構(除獲豁免者外)必須依法對帳戶持有人進行盡職審查程序，並須向帳戶持有人收集自我證明表格/或額外資料(如有需要)，以便了解有關帳戶持有人的稅務狀況。

Any non-compliance of CRS Regulations would be considered a violation of local in Singapore and may result in penalty and/or imprisonment to any director, manager, secretary or any other person who is/was acting in such capacity within the company under Singapore law. Particularly, it is an offence under Section 105M of the Singapore Income Tax Act (Chapter 134) if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular, if that person knows or have reason to believe that such information is false or misleading.

根據新加坡法律，任何未有遵守共同匯報標準條例的行為可被視為違反新加坡本地法律，並將可能會導致有關的公司董事、經理、秘書或現/曾以該等身分行事的任何其他人士被處罰及/或監禁。而根據《稅務條例》第105M條，如任何人士在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。



To comply with CRS, we need to obtain a self-certification and/or further information, if needed, from you in order to assess your CRS status/classification and this is the purpose of this communication. If a self-certification cannot be received by a certain deadline, we will need to, as prescribed by the "Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016", determine your jurisdiction(s) of tax residence based on the information currently on record, and if the jurisdiction(s) of residence is a reportable jurisdiction, it may be reported to the IRAS for AEOI purposes.

為了遵守《共同匯報標準條例》，我們需要向您收集自我證明表格及/額外資料(如有需要)，以評估您的共同匯報標準身分/類別。如您未能在期限截止前提交自我證明表格，根據修訂條例要求，我們會基於現有資料辨識您的稅務管轄區；根據全球自動交換資料安排(AEOI)，若您的稅務管轄區是已簽訂申報稅務管轄區，其資料有可能被申報至新加坡稅務局。

**Your Action: 您的行動:**

Based on the above, we would appreciate it if you could provide a duly completed and signed self-certification form as attached. Upon completion of the self-certification form, please mail the form to the following address: **80 Robinson Road, #14-03, Singapore 068898**. Alternatively, you may also deliver personally to your regular local branch.

綜上所述，煩請您提供一份已妥為填寫並簽署的自我證明表格(見附件)。請郵寄表格到以下地址：**80 Robinson Road, #14-03, Singapore 068898**，或透過您於本行國內往來分行轉交。

**Type of Form(s) to fill:**

表格的種類：

If you are an individual account holder or sole proprietor. 如果您是個人帳戶持有人或獨資經營者	Individual Form 個人-自我證明表格
If you are an entity account holder. 如果您為實體(法人或法律安排)帳戶持有人	Entity Form 實體-自我證明表格
Upon self-certification, if your entity type is a Passive NFE (Investment entity that is managed by another financial institution and located in a non-participating jurisdiction or NFE that is not an active NFE). 如果您公司為被動非金融實體(不屬主動非金融實體的非金融實體或位於非參與稅務管轄區並由另一金融機構管理的投資實體)	Controlling Person Form 控權人-自我證明表格

Please note that you should also inform the Branch of any change in circumstances (e.g. a long-term job posting to a foreign jurisdiction) which may affect your tax residency status.

請您務必即時通知分行當您的資料變動時(如由於您長期派往國外管轄區工作)，將會影響您的稅籍狀況

For more information regarding CRS, please visit the below websites for more details:

如欲了解更多有關共同匯報標準的詳情，請瀏覽以下網站：

<http://www.oecd.org/tax/automatic-exchange/>

<http://www.iras.gov.sg/irashome/CRS/>

Should you have any further queries, please do not hesitate to contact us at: **(+65) 6324-2566/2577**.

如有任何疑問，歡迎隨時致電本分行查詢。本分行電話號碼為 **[+65-6324-2566/2577]**。

Yours sincerely,

HUA NAN COMMERCIAL BANK, LTD., SINGAPORE BRANCH

此致

華南商業銀行股份有限公司新加坡分行