



AIA SINGAPORE CRS INDIVIDUAL SELF CERTIFICATION FORM

CRS TAX RESIDENCY SELF CERTIFICATION FORM - INDIVIDUAL

Regulations based on Singapore Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016 require AIA Singapore Private Limited and its subsidiary(ies) to collect and report certain information about an Account Holder's tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the OECD automatic exchange of information portal.

In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form.

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside Singapore, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to Inland Revenue Authority of Singapore ("IRAS") and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to bilateral or multilateral agreements to exchange financial account information.

You can find summaries of defined terms such as an account holder, and other terms, in the Glossary.

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder's status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification within 30 days.

This form is intended to request information consistent with local law requirements.

Please fill in this form if you are an individual account holder, sole trader or sole proprietor.

For joint or multiple account holders, use a separate form for each individual person.

Where you need to self-certify on behalf of an entity account holder, do not use this form. Instead, you will need a "*CRS ENTITY SELF CERTIFICATION FORM*." Similarly, if you are a controlling person of an entity, please fill in a "*CRS CONTROLLING PERSON SELF CERTIFICATION FORM*." instead of this form.

If you are filling in this form on behalf of someone else.

Please tell us in what capacity you are signing in Part 3.

For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.

A legal guardian should complete the form on behalf of an account holder who is a minor.

As a financial institution, we are not allowed to give tax advice.

Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal.



CRS TAX RESIDENCY SELF CERTIFICATION FORM - INDIVIDUAL

Policy Number

1 IDENTIFICATION OF INDIVIDUAL ACCOUNT HOLDER

A. Name of Account Holder

B. Current Residence Address

Address

Town/CityProvince/
County/State

Country Postal Code/ Zip Code

Note : Please submit the following document(s) to show proof of the Residential Address if different from our records.

- (i) For Singaporeans and PRs - Copy of NRIC*
- (ii) For Passholders - Letters from government or banks*, or utility or telephone bills (dated within the last 6 months)*
- (iii) This will be updated on all policies for which you are a party to.*

**For copy of your bank statement, we accept truncated e-statement downloaded from the banks' mobile application, as long as the document shows the account holder's name and address on the same page.*

C. Date of Birth

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2 IDENTIFICATION OF INDIVIDUAL TAX RESIDENCE(S) AND TAX PAYER IDENTIFICATION NUMBER (“TIN”)

Please complete the following table indicating
 (i) where the Account Holder is tax resident; and
 (ii) the Account Holder’s TIN for each Jurisdiction of residence.

OECD Website: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

If the Account Holder is not tax resident in any country/jurisdiction (e.g., because it is fiscally transparent), please indicate that on line 1 and provide its place of effective management or jurisdiction in which its principal office is located.

If a TIN is unavailable please provide the appropriate reason **A, B** or **C where appropriate**:

Reason A – The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents

Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C – No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Country of tax residence (Name of Country) (For e.g. : Singapore)	TIN (Please visit OECD website for acceptable TIN) (For e.g: S1234567A)	If no TIN available, please provide reason A, B or C
1.		
2.		
3.		
4.		
5.		
6.		

Please tick the applicable reason if you have selected above **Reason B**.

List of Reason	(Please tick 1)
I am homemaker and not paying tax in the declared country of tax residency.	
I am a minor/ student and do not need to pay tax in the declared country of tax residency.	
I am retired and do not need to pay tax in the declared country of tax residency.	
I am unemployed and do not need to pay tax in the declared country of tax residency.	
I am currently pending for my tax information and I do not have the details now. I will submit my tax information to AIA Singapore once I obtained them.	



3 REASONABLENESS CHECK

If any of these information fields (Current Residence Address, Telephone number, Mailing address) provided by you does not correspond with your declared country/jurisdiction of tax residence, please tick the reason(s).

Current Residence Address (Please select if you are aware there is a mismatch)	(Please tick 1)
I am a foreigner and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.	
I only recently moved to the current residential address, and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.	
I am temporarily posted overseas for work and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.	
The residential address belongs to my spouse/parents and I am only on a social visit pass.	
Others, please elaborate (Please provide proof of tax payment to the relevant Tax Authorities in the Country(ies) of Tax Residence if request is on Change of Address/ Contact No.):	

Telephone Number(s) (Please select if you are aware there is a mismatch)	(Please tick 1)
I am currently working/studying/residing overseas and have terminated my telephone number in the country of my tax residence.	
Others, please elaborate (Please provide proof of tax payment to the relevant Tax Authorities in the Country(ies) of Tax Residence if request is on Change of Address/ Contact No.):	

Mailing Address (Please select if you are aware there is a mismatch)	(Please tick 1)
The mailing address belongs to my parent/spouse/sibling/child.	
The mailing address is my business address.	
I am currently working/studying overseas.	
I am currently staying with my friend/spouse/fiancé/fiancée.	
The mailing address belongs to a rented dwelling that I am staying in.	
The mailing address is a "c/o" address to my insurance representative.	
Others, please elaborate (Please provide proof of tax payment to the relevant Tax Authorities in the Country(ies) of Tax Residence if request is on Change of Address/ Contact No.):	

4 DECLARATION AND SIGNATURE

I/We acknowledge that AIA Singapore Private Limited (AIA Singapore) is a reporting Singaporean financial institution as defined in the Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016 with reporting obligations to the Comptroller of Income Tax (Comptroller) under the Income Tax Act, Chapter 134, Singapore (Income Tax Act), and its regulations. I/We warrant that the information provided in this Application Form is true, complete and correct and understand and agree that AIA Singapore will rely on such information given by me/us in fulfilling its reporting obligations to the Comptroller.

Where I/we have furnished information concerning a third party (including but not limited to a Controlling Person), I/we confirm that such information has been provided to me/us directly or indirectly by the third party, and I/we know or have reason to believe that such information is not false or misleading in any material particular.

I/We understand and accept that should any information furnished by me/us be known to be false or misleading in any material particular, I/we may be prosecuted under the Income Tax Act for an offence which carries a penalty of a fine of up to S\$10,000 and/or imprisonment of up to two (2) years or such other penalties as may be prescribed under the Income Tax Act or its regulations, or any re-enactment or replacement thereof, at the time of commission of the offence.

I/We further undertake to notify AIA Singapore within 30 days of any change to my/our country of residence for tax purposes or TIN (if any), and to complete, sign and submit to AIA Singapore my/our relevant particulars in the format prescribed by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act. I/we further undertake to provide AIA Singapore any documents and information that may be reasonably required in relation to the change of my/our country of residence for tax purposes.

I/We acknowledge and accept that AIA Singapore will rely on the self-certification relating to the Policyholder's/Controlling Persons' country of tax residence contained in this Application as applicable to all policies and products issued to the same person(s), and any information in any earlier self-certification inconsistent with the information provided above will be disregarded for the purposes of fulfilling its reporting obligations to the Comptroller.

Signature of authorised individual to sign for account holder

Date

Note: If you are not the Account holder please indicate the capacity in which you are signing the form below. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Name

--

Capacity

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Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS), the associated Commentary to the CRS, and domestic guidance. This can be found at the OECD automatic exchange of information portal.

If you have any questions then please contact your tax adviser or domestic tax authority.

“Account Holder” The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances, that other person is the Account Holder. For example, in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

“Entity” The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

“Financial Account” A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Participating Jurisdiction” A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in the OECD automatic exchange of information portal.

“Reportable Account” The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

“Reportable Jurisdiction” A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in the OECD automatic exchange of information portal.

“Reportable Person” A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

“TIN” (including “functional equivalent”) The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

To avoid any delays, please also ensure that your signature is executed in the same manner as our records. You may want to refer to the application form in your contract for a specimen of the original signature.

Indicated your Policy No(s)?
 Signed and dated all forms/letters?
 Obtained the name, I/C no, & signature of a witness who is not related to you?

Have you

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AIA Singapore Private Limited

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