

Completion Guideline on CRS Self Certification Form (Individual and Sole Proprietor)

Reasons for providing Self Certification

To increase tax transparency and to combat cross border tax evasion, Hong Kong Government has published Inland Revenue (Amendment) (No.3) Ordinance 2016 based on the “Common Reporting Standard” (“CRS”) released by the Organisation of Economic Cooperation and Development (“OECD”), to implement Automatic Exchange of Financial Account Information (“AEOI”) based on global standard.

CMB Wing Lung Bank Limited (“the Bank”) has legal obligation to identify tax residency of customers. If you are not tax resident in Hong Kong (China), the Bank may be required to report your account information to the Hong Kong Inland Revenue Department (the “HKIRD”) on an annual basis. The HKIRD will then exchange the information with the tax administration of relevant jurisdictions.

This is a formal declaration made by the account holder in respect of his/her/its tax residency. You can ensure the Bank holds accurate and up to date information on your tax residency by completing this form.

Who should complete the CRS Self Certification Form (Individual and Sole Proprietor)

Individual or Sole Proprietor should complete this form to inform the Bank of their tax residency. For joint or multiple Account Holders, please use a separate Form for each individual Account Holder. You can download this form at the Bank website:

https://www.cmbwinglungbank.com/wlb_corporate/en/about-us/CRS/index.html

How to obtain further information

Please visit our website if you have any questions about this form or instructions, visit a branch, or call our Customer Services Hotline at 230 95555.

For further information in relation to AEOI, please visit the Hong Kong Inland Revenue Department AEOI portal. www.ird.gov.hk/eng/tax/dta_aeoi.htm

If you have any questions on defining your tax residency or Taxpayer Identification Number (TIN), you may seek advice from professional tax advisor or visit the OECD AEOI website www.oecd.org/tax/automatic-exchange/ for tax residency rules and TIN issued by the relevant jurisdictions.

Important Notes:

1. This is a self-certification form provided by an account holder to CMB Wing Lung Bank Limited (“the Bank”) for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the Bank to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.
2. An account holder should report all changes in his/ her tax residency status to the Bank.
3. You are required to follow the below COMPLETION GUIDELINE to:
 - (1) Download the CRS Self-Certification Form (Individual and Sole Proprietor) “CRS FORM” from the Bank website;
AND
 - (2) Complete and sign the CRS FORM; AND
 - (3) Provide a copy of valid identification document / certificate of residence; AND
 - (4) Return the above completed item (2) and (3) to the Bank in person or by mail to the below address.

CMB WING LUNG BANK LIMITED
OPERATIONS CENTRE
45 DES VOEUX ROAD
CENTRAL, HONG KONG
ATTN: ACCOUNT SERVICES SECTION (CRS)

COMPLETION GUIDELINE FOR THE CRS SELF CERTIFICATION FORM (INDIVIDUAL AND SOLE PROPRIETOR)
(“the Form”)

For joint or multiple account holders, please complete a separate Form for each individual account holder.

1. Part 1: Identification of Individual Account Holder

- 1.1 Fill in **ALL** personal information of the individual account holder under Part 1. For sole proprietorship account, please fill in the **personal information** of the sole proprietor instead of the company information.

2. Part 2: Tax Residency and Taxpayer Identification Number or its Functional Equivalent (“TIN”)

- 2.1 Fill in **ALL** country(ies) / jurisdiction(s) where the individual account holder / sole proprietor is a resident for tax purposes
2.2 Fill in your TIN[^] for **ALL** country(ies) / jurisdiction(s)
2.3 If you cannot provide the TIN, please provide the reason as to why you are unable to obtain TIN.

[^] The tax identification numbers (“TINs”) of China and Hong Kong (China) tax residents are equivalent to their personal Identity Card numbers. For more information regarding to the TINs, please visit the following website:

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

3. Part 3: Due Diligence for Citizenship / Residency by Investment

- 3.1 Complete all questions under Part 3 if you have listed tax residency(ies) in Part 2: Tax Residency and Taxpayer Identification Number or its Functional Equivalent (“TIN”) and that jurisdiction(s) is(are) included in the OECD list of Citizenship by Investment (CBI) and Residence by Investment (RBI) jurisdictions[^] only.
3.2 If you answered “Yes” to any of the questions in Part 3, please update Part 2 reflecting the jurisdiction(s) listed in question V; or complete Part 4: Self Certification and provide a reasonable explanation of why the jurisdiction(s) listed in question V is(are) not your tax residency(ies) in item (II).

[^]Jurisdictions as of 4Q2020: Antigua and Barbuda, Bahamas, Bahrain, Barbados, Cyprus, Dominica, Grenada, Malta, Saint Kitts and Nevis, Saint Lucia, Seychelles, Turks and Caicos Islands, United Arab Emirates (UAE), and Vanuatu. You may also refer to the updated list of CBI or RBI jurisdictions on OECD’s website.

4. Part 4: Self Certification

- 4.1 Complete Part 4 if you maintain a foreign address/ phone number/ nationality/ issue place of ID document in a country which is not one of your tax residencies; or if the jurisdiction(s) listed in question V of Part 3 is not a tax residency(ies).

5. Part 5: Declaration and Signature

- 5.1 Provide a copy of the following documents to evidence the tax residency(ies) that you have declared in Part 2:

AND

- 5.2 Provide a copy of the following documents to evidence the tax residency(ies) that you have declared in Part 2:

- (i) A **valid identification document** issued by an authorised government body of **any one of the country(ies) / jurisdiction(s) that you have declared in Part 2 of the Form**. Such identification document should include your name and is typically used for identification purpose. Examples are valid ID card or passport issued by the government or agency thereof, or a municipality; or
- (ii) A **certificate of residence** issued by an appropriate tax official of **any one of the country(ies) / jurisdiction(s) in which you have declared in Part 2 of the Form** to evidence the resident for tax purposes. Examples are Valid Certificate of Residence Status, Latest Income Tax Return.
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CRS 自我證明表格(個人及獨資經營者)
CRS SELF CERTIFICATION FORM (INDIVIDUAL AND SOLE PROPRIETOR)

致 招商永隆銀行有限公司
 To: CMB Wing Lung Bank Limited

* 請刪去不適用者 Please delete where inappropriate

請以正楷書寫。Please fill in BLOCK letters.

第一部份 Part 1 個人帳戶持有人的身份資料 Identification of Individual Account Holder

(見填寫指示 1.1 See Completion Guideline 1.1)

(對於聯名帳戶，每名聯名帳戶持有人須分別填寫一份表格。For joint or multiple account holders, please complete a separate form for each individual account holder.)

中文姓名 Name in Chinese	英文姓名 Name in English		
身份證明文件 Identification Document <input type="checkbox"/> 香港身份證 HKID 號碼 No. <input type="checkbox"/> 護照 Passport 號碼 No. <input type="checkbox"/> 其他 (請註明) Others (please specify)			
住宅地址 Residential Address 室 Flat / Room 樓 Floor 座 Block 大廈 Building			
街號及街道 Street No. & Name		地區 District	城市 City
<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT <input type="checkbox"/> 離島 Outlying Islands <input type="checkbox"/> 國家/地區(請註明) Country/Jurisdiction (please specify)		郵編 Postal Code	
通訊地址 (如與住宅地址不同，才須填寫) Mailing Address (Complete if different to residential address) 室 Flat / Room 樓 Floor 座 Block 大廈 Building			
街號及街道 Street No. & Name		地區 District	城市 City
<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT <input type="checkbox"/> 離島 Outlying Islands <input type="checkbox"/> 國家/地區(請註明) Country/Jurisdiction (please specify)		郵編 Postal Code	
出生地(請註明國家/地區及城市) Place of Birth (Please specify country/jurisdiction and city)		出生日期 Date of Birth 日 D 月 M 年 Y	

第二部份 Part 2 稅務居住地及稅務編號或具有等同功能的識別編號(「稅務編號」)
Tax Residency and Taxpayer Identification Number or its Functional Equivalent ("TIN")

提供以下資料，列明(a)帳戶持有人的稅務居住地(中國及中國香港包括在內)及(b)該稅務居住地發給帳戶持有人的稅務編號。列出所有(不限於5個)稅務居住地。如帳戶持有人是中國香港稅務居民，稅務編號是其香港身份證號碼。如沒有提供稅務編號，必須填寫合適的理由。Complete the following table indicating (a) the tax residency (including China & China (Hong Kong)) where the account holder is a resident for tax purposes and (b) the account holder's TIN for each tax residency indicated. Indicate all (not restricted to five) tax residencies. If the account holder is a tax resident of China (Hong Kong), the TIN is the Hong Kong Identity Card Number. If a TIN is unavailable, provide the appropriate reason.

- I. 理由 A - 該司法管轄區沒有發出稅務編號 Reason A - Not issue TIN in that jurisdiction
 II. 理由 B - 不能取得稅務編號，請詳述原因 Reason B - Unable to obtain a TIN. Please state the reason.

稅務居住地 Tax Residency	稅務編號 TIN	沒有稅務編號的理由 Reason for no TIN
		<input type="checkbox"/> A <input type="checkbox"/> B (解釋原因 Explain why : _____)
		<input type="checkbox"/> A <input type="checkbox"/> B (解釋原因 Explain why : _____)
		<input type="checkbox"/> A <input type="checkbox"/> B (解釋原因 Explain why : _____)
		<input type="checkbox"/> A <input type="checkbox"/> B (解釋原因 Explain why : _____)
		<input type="checkbox"/> A <input type="checkbox"/> B (解釋原因 Explain why : _____)

第三部份 Part 3 以投資方式取得公民身份或居留權的盡職審查 Due Diligence for Citizenship / Residency by Investment

許多司法管轄區都提供“投資公民”(CBI)和“投資居民”(RBI)計劃，允許外國人投資當地或付出一筆費用以取得公民身份或短暫或永久居留權。根據 CRS 的第 VII 節，如在 CRS 自我證明表格上只列出了一個稅務居住地，而該地區又是提供“投資公民”(CBI)和“投資居民”(RBI)計劃的司法管轄區，金融機構必須進行進一步的盡職審查(見 OECD 名單)¹。Citizenship by Investment (CBI) and Residence by Investment (RBI) programs are being offered by a substantial number of jurisdictions and allow foreign individuals to obtain citizenship or temporary or permanent residence rights on the basis of local investments or against a flat fee. Under Section VII of the CRS, financial institutions are required to perform additional due diligence for any individual or controlling person(s) opening an account in a participating CRS jurisdiction where the sole tax residency on the CRS self-certification form is a CBI or RBI jurisdiction (per the OECD list)¹.

¹ 管轄區(2020 年第 4 季): 安提瓜和巴布達, 巴哈馬, 巴林, 巴巴多斯, 塞浦路斯, 多米尼加, 格林納達, 馬耳他, 聖基茨和尼維斯, 聖露西亞, 塞舌爾, 特克斯和凱科斯群島, 阿拉伯聯合酋長國, 瓦努阿圖。¹ Jurisdictions as of 4Q2020: Antigua and Barbuda, Bahamas, Bahrain, Barbados, Cyprus, Dominica, Grenada, Malta, Saint Kitts and Nevis, Saint Lucia, Seychelles, Turks and Caicos Islands, United Arab Emirates (UAE), and Vanuatu.

您亦可參考 OECD 網站發佈的最新 CBI 和 RBI 計劃的司法管轄區名單。You may also refer to the updated list of CBI or RBI jurisdictions on OECD's website.

如果您在第二部分列出的所有稅務居住地均屬於上述名單中的司法管轄區，請完成以下問題 I 至 V。If all the tax residencies listed in Part 2 are included in the list above, please complete below questions I to V.

- I. 您是否根據 CBI / RBI 計劃取得公民身份或居留權？☐是 Yes ☐否 No
Did you obtain residence rights under a CBI / RBI scheme?
- II. 您是否擁有其他司法管轄區的居留權？☐是 Yes ☐否 No
Do you hold residence rights in any other jurisdiction(s)?
- III. 在上一年度，您是否曾在其他司法管轄區停留超過 90 天？☐是 Yes ☐否 No
Have you spent more than 90 days in any other jurisdiction(s) during the previous year?
- IV. 在上一年度，您是否曾向其他司法管轄區申報入息？☐是 Yes ☐否 No
Have you filed income tax returns in any other jurisdiction(s) during the previous year?
- V. 如以上任何一個選項為“是”，該其他司法管轄區所指的是：
If you answered “Yes” to any of the above questions, such other jurisdiction(s) is/are:

如以上任何一個選項為“是”，請更新第二部份稅務居住地及稅務編號或具有等同功能的識別編號（「稅務編號」）；或完成第四部份自我認證並在第(II)項提供合理解釋說明為何該司法管轄區並非稅務居住地。If you answered “Yes” to any of the above questions, please update Part 2 – Tax Residency and Taxpayer Identification Number or its Functional Equivalent (“TIN”) reflecting the above resulting jurisdictions; or complete Part 4 – Self Certification and provide a reasonable explanation of why the jurisdiction is not a tax residency in item (II).

第四部份 Part 4 自我認證 Self Certification

(I) 稅務合規確認 Confirmation of Tax Compliance

- ☐ 本人作為 _____ (請填寫國家或相應司法管轄區)之稅務居民，現同意並聲明本人已履行本人義務遵守此國家及/或司法管轄區之相關稅務法律法規，包括向此國家及/或司法管轄區之政府及/或稅務機構按要求披露及申報相關收入及/或資產。
As a tax resident in _____ (please fill in country(ies) or the relevant jurisdiction(s)), I agree and declare that I have fulfilled my obligations to comply with the relevant tax laws and regulations of the country(ies) and / or jurisdiction(s), including the disclosure and reporting of relevant income and/or assets to the governing and / or tax authority(ies) in the Country(ies) and / or Jurisdiction(s) where required.

(II) 客戶聲明之稅務有關資料與所示關聯資料不符 Customer's tax related information declared is inconsistent with nexus information shown

☐ 本人現確認及聲明，據本人所知，本表格第二部份所述的個人之稅務居住地與所示關聯資料不符，本人在此為所識別之不符情況提供說明及/或附加資料：

I hereby confirm and declare that, to the best of my knowledge, the tax residency of the individual identified in Part 2 of this form is inconsistent with nexus information shown, I hereby provide explanation and/or additional information for any inconsistency identified :

說明 Explanation(s) : _____

(III) 為合法稅務規劃尋求專業建議 Professional advice sought for legitimate tax planning (如適用 if applicable)

☐ 本人已諮詢及獲取專業法律及/或稅務建議，總結出本人之情況被視為合法稅務規劃，且符合相關稅務法律法規，並非為避稅或逃稅目的。

I have consulted and obtained professional legal and/or tax advice with the conclusion that my situation is considered as a legitimate tax planning and is compliant with the relevant tax laws and regulations and is not for tax avoidance or evasion purposes.

第五部份 Part 5 聲明及簽署 Declaration and Signature

本人知悉及同意，招商永隆銀行有限公司可根據《稅務條例》（第 112 章）有關交換財務帳戶資料的法律條文，（a）收集本表格所載資料並可備存作自動交換財務帳戶資料用途及（b）把該等資料和關於帳戶持有人及任何須申報帳戶的資料向香港特別行政區政府稅務局申報，從而把資料轉交到帳戶持有人的居留司法管轄區的稅務當局。

I acknowledge and agree that (a) the information contained in this form is collected and may be kept by CMB Wing Lung Bank Limited for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by CMB Wing Lung Bank Limited to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112).

根據《香港法例》第 112 章《稅務條例》第 80(2E) 條，如任何人在作出自我證明時，在明知一項陳述及有關資料在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述及有關資料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。一經定罪，可處第 3 級（港幣 \$10,000 元）罰款。It is an offence under section 80(2E) of the Inland Revenue Ordinance (Cap.112) if any person, in making a self-certification, makes a statement and related information that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement and related information is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HKD10,000).

本人證明，就與本表格所有相關的帳戶，本人是帳戶持有人。I certify that I am the account holder of all the account(s) to which this form relates.

本人承諾，如情況有所改變，以致影響本表格第二部份所述的個人的稅務居民身分及有關資料，或引致本表格所載的資料不正確或不完備，本人會在情況發生改變後 30 日內，向招商永隆銀行有限公司提交一份已適當更新的 CRS 自我證明表格。I undertake to advise CMB Wing Lung Bank Limited of any change in circumstances which affects the tax residency status and related information of the individual identified in Part 2 of this form or causes the information contained herein to become incorrect or incomplete, and to provide CMB Wing Lung Bank Limited with a suitably updated CRS Self Certification Form within 30 days of such change in circumstances.

本人聲明就本人所知所信，本表格內所填報的所有資料和聲明均屬真實、正確和完備。I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.

簽署人：

Signed by :

S.V.		Staff Name
Witness*		

全名 Full name : _____

日期 Date : _____

*If customer does not maintain a signature record in the Bank, S.V. is not required. However, the customer's signature should be witnessed and his/her identity should be verified by the handling staff.

銀行專用 For Bank Use Only	
Check by OPC: Signature Staff Name:	Check and Follow-up by RM (if applicable): Signature Staff Name: Date and Time:

Meaning of terms and expressions used in Self-Certification Forms

“Account Holder”

The “Account Holder” is the person listed or identified as the holder of a financial account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a financial account, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a financial account, the partnership is the Account Holder, rather than the partners in the partnership.

A person, other than a Financial Institution, holding a financial account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, intermediary, or 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.

“Resident for tax purposes”

Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of his domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or refer to the OECD Automatic Exchange Portal at the following link:

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

“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 Portal at the following link:

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

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 –

(a) (for individuals) a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

(b) (for Entities) a Business/company registration code/number.