

## CRS Form B : Self-Certification Form for Entity

### Important Note:

#### **Background:**

Etiqa Insurance Pte. Ltd. ("EIPL") is required to collect tax-related information and/or documents from clients, pursuant to the Common Reporting Standard ("CRS"), Foreign Account Tax Compliance Act ("FATCA") and any applicable bilateral or multilateral agreements entered into between jurisdictions in relation to the Automatic Exchange Of Information ("AEOI").

If the account holder's tax residence is located outside Singapore, EIPL may be legally obliged to pass on the information in this form and other financial information about this account holder's financial accounts to the Inland Tax Revenue Authority of Singapore. They may exchange this information with tax authorities of other jurisdiction(s) pursuant to the bilateral or multilateral competent authority agreements to exchange financial account information. As Singapore has endorsed the wider approach under CRS, EIPL is required to collect information on this account holder.

Please complete, where applicable, the relevant sections below in relation to all relevant accounts and provide any additional information that is requested.

#### **Use of Appropriate Forms:**

**CRS Form A : Self-Certification Form for Individual** – For self-certification by an individual account holder

**CRS Form B : Self-Certification Form for Entity** – For self-certification by an entity account holder

**CRS Form C : Self-Certification Form for Controlling Person** – For self-certification by a controlling person of a passive entity account holder

If the Account Holder is a Passive NFE, or an Investment Entity located in a Non-Participating Jurisdiction managed by another Financial Institution, please provide information on the natural person(s) who exercise control over the Account Holder (individuals referred to as "Controlling Person(s)") by completing "**CRS Form C: Self-Certification Form for Controlling Person**". This information should be provided by all Investment Entities located in a Non-Participating Jurisdiction and managed by another Financial Institution.

You should indicate the capacity in which you have signed in **Section D**. 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 signatory authority or power of attorney.

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

#### **Obligation to Inform on Change of Tax Residence:**

If any of the information below regarding your tax residence or AEOI classification changes in the future, please ensure you advise us of these changes promptly and provide an updated self-certification within 90 days. If you have any questions about how to complete this form, please consult your tax, legal adviser and/or other professional advisers.

#### **More Information on OECD CRS and AEOI**

You can find out more about the jurisdictions that have signed agreements to automatically exchange information on the OECD automatic exchange of information portal, the OECD CRS for Automatic Exchange of Information (AEOI) and domestic guidance.

**Please note that in providing the certification, a statement that is false, misleading or incorrect may be regarded as an offence, therefore may be subject to penalties under relevant law or regulation.**



Etiqa Insurance Pte. Ltd.

Proposal / Policy No.:

**A. Information of Account Holder**

Legal Name of Entity / Branch	
Country of Incorporation or Organisation	
Unique Entity Number	
Current Registered Address	
Mailing Address (if different from registered address)	
Contact Number	

**B. Entity Type**

**Account Holder Status**

Please provide the Account Holder's status by ticking one of the following boxes:

Account Holder Status	Tick	Additional Details					
<table border="1"> <tr> <td rowspan="2"><b>Financial Institution – Investment Entity</b></td> <td>An Investment Entity in a Non-Participating Jurisdiction, and managed by another Financial Institution</td> <td rowspan="2"></td> <td rowspan="2"> <b>GIIN Number:</b>             Provide, if available, Global Intermediary Identification Number for FATCA purposes.         </td> </tr> <tr> <td> <b>Provide details of Controlling Persons for Account Holders below.</b>            Other Investment Entity         </td> </tr> </table>	<b>Financial Institution – Investment Entity</b>	An Investment Entity in a Non-Participating Jurisdiction, and managed by another Financial Institution		<b>GIIN Number:</b>  Provide, if available, Global Intermediary Identification Number for FATCA purposes.	<b>Provide details of Controlling Persons for Account Holders below.</b> Other Investment Entity		
<b>Financial Institution – Investment Entity</b>		An Investment Entity in a Non-Participating Jurisdiction, and managed by another Financial Institution				<b>GIIN Number:</b>  Provide, if available, Global Intermediary Identification Number for FATCA purposes.	
	<b>Provide details of Controlling Persons for Account Holders below.</b> Other Investment Entity						
<b>Financial Institution – Others</b>	All other Financial Institutions not classified as "Investment Entity" i.e. Depository Institution, Custodial Institution or Specified Insurance Company						
<b>Active Non Financial Entity</b>	Corporation the stock of which is regularly traded on an established securities market		<b>Security Market:</b>  Provide name of established securities market on which stock of corporation is regularly traded				
	Related Entity of a Corporation the stock of which is regularly traded on an established securities market						
	Government Entity or Central Bank						
	International Organisation						
	Other Active NFE e.g. active business, holding entity that is a member of a non-financial group, start up entity, liquidating entity, financial entity of a non-financial group or a charity or non-profit NFE						
<b>Passive Non Financial Entity</b>	All types of Passive NFE		<b>Provide details of Controlling Persons for Account Holders below.</b>				



Etiqa Insurance Pte. Ltd.

**Controlling Person(s)**

If you have indicated that the account holder is either a/an:

- Investment Entity in a Non-Participating Jurisdiction, and managed by another Financial Institution; or
- Passive Non Financial Entity

Please provide the following:

- CRS Form C : Self-Certification Form for Controlling Person
- Name of Controlling Person (s) of the Account Holder

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**C. Country of Residence for Tax Purposes And Related Taxpayer Identification Number Or Functional Equivalent**

Please complete the following table indicating:

- (i) the country (ies) where the Account Holder is a tax resident; and
- (ii) the Account Holder’s TIN for each country indicated.

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

If the Account Holder is tax resident in more than three countries, please use a separate sheet.

If a Tax Identification Number (TIN) is unavailable, please provide the appropriate reason A,B or C:

- Reason A**      The country where the Account Holder is liable to pay tax does not issue TINs to its residents.
- Reason B**      The Account Holder is unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the table below if you have selected this reason)
- Reason C**      No TIN is required. (Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

Country of Tax Residence for Account Holder	TIN	If no TIN available, enter reason A, B or C	Details if reason B is indicated

**D. Declaration and Signature**

**Please read carefully before signing this application**

I understand that the information I have provided is subject to the terms and conditions of the policy documents governing the Account Holder’s relationship with EIPL, which sets out how EIPL may use and share the information supplied by me.

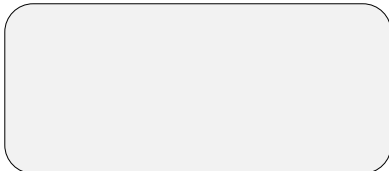
I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to Inland Revenue Authority of Singapore and exchanged with tax authorities of other country (ies) in which I may be tax resident pursuant to the bilateral or multilateral agreements between jurisdictions to exchange financial account information.

I certify that I am the Account Holder, or am authorised to sign for the Account Holder of all the account(s) to which this form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise EIPL within 30 days of any change in circumstances which affects the tax residency status of the individual/entity identified in **Section A** of this form or causes any of the information contained in this form to be inaccurate or incomplete, and to provide EIPL with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

**Signature of Account Holder (or person authorised to sign for Account Holder):**



**Full Name**

**Capacity**

Please indicate the capacity in which you are signing the form (for example ‘Authorised Officer’). If you are signing under a power of attorney, please also attach a certified copy of the power of attorney.

**Date (DD/MM/YYYY)**



Etiqa Insurance Pte. Ltd.

**SUPPLEMENTARY INFORMATION**

**Key Terms Relating to the Common Reporting Standard**

<b>Term</b>	<b>Description</b>
<b>Automatic Exchange of Information ("AEOI")</b>	An arrangement that provides for the exchange of non-resident financial account information with the foreign tax to enable discovery of formerly undetected tax evasion.
<b>Account Holder</b>	<p>The person listed or identified as the holder of a Financial Account or a Financial Institution that maintains the account. This excludes the agent, custodian, nominee, signatory, investment advisor, or intermediary of an account.</p> <p>In the case of a Cash Value Insurance Contract or an Annuity Contract, the Account Holder is any person entitled to access the Cash Value or change the beneficiary of the contract. If no person can access the Cash Value or change the beneficiary, the Account Holder is any person named as the owner in the contract and any person with a vested entitlement to payment under the terms of the contract.</p> <p>Upon the maturity of a Cash Value Insurance Contract or an Annuity Contract, each person entitled to receive a payment under the contract is treated as an Account Holder.</p>
<b>Controlling Person</b>	A natural person who exercises control over an Entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.
<b>Entity</b>	A legal person or a legal arrangement, such as a corporation, partnership, trust, or foundation.
<b>Financial Account Tax Compliance Act ("FATCA")</b>	A United States (US) federal law to enforce the requirement for US persons including those living outside the US to file yearly reports on their non-U.S. financials. It requires all non-US (foreign) financial institutions (FFIs) to search their records for indicia indicating US person-status and to report the assets and identities of such persons to the US Department of the Treasury.
<b>Financial Institution</b>	This refers to any entity that: (a) Accepts deposits in the ordinary course of a banking or similar business; (b) Holds, as a substantial portion of its business, financial assets for the account of others; (c) Is an investment entity; (d) Is an insurance company (or a holding company that is a member of an expanded affiliated group that includes an insurance company), and the insurance company (or holding company) issues, or is obligated to make payments with respect to, a cash value insurance or annuity contract; or (e) Is an entity that is a holding company or treasury centre.
<b>Global Intermediary Identification Number ("GIIN")</b>	Under FATCA, this is a number assigned to a Participating Foreign Financial Institution or Registered Deemed Compliant Foreign Financial Institution.

Term	Description
<b>Non-Financial Entity (“NFE”) (Active)</b>	<p>A Non-Financial Entity that meets any of the following criteria:</p> <ul style="list-style-type: none"> <li>(a) Less than 50 per cent of the NFE’s gross income for the preceding calendar year is passive income; and Less than 50 per cent of the assets held by the NFE during the preceding calendar year are assets that produce or are held for the production of passive income;</li> <li>(b) The stock of the NFE is regularly traded on an established securities market or the NFE;</li> <li>(c) Is a Related Entity of an Entity the stock of which is regularly traded on an established securities market; or</li> <li>(d) Is a Governmental Entity, an International Organization, a Central Bank, or an Entity wholly owned by one or more of the foregoing; or any other non-profit organisation.</li> </ul>
<b>Non-Financial Entity (Passive)</b>	An entity that is not a Financial Institution, and is not a Participating Jurisdiction Financial Institution.
<b>Organisation for Economic Co-operation and Development (“OECD”)</b>	An international organisation that promote policies that will improve the economic and social well-being of people around the world.
<b>Power of Attorney</b>	An instrument created by a person who entrusts someone to act on his/her behalf, usually in a legal transaction e.g. buying or selling of property.
<b>Related entity</b>	An Entity is a “Related Entity” of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50 per cent of the vote and value in an Entity.
<b>Reportable Jurisdiction / Participating Jurisdiction</b>	A jurisdiction with which an agreement is in place pursuant to which there is an obligation in place to provide the information under CRS.
<b>Reportable Person</b>	A Reportable Person is an individual (or entity) that is tax resident in a Reportable Jurisdiction under its laws. The Account Holder will usually be the “Reportable Person”. In the case of a Passive Non-Financial Entity being the Account Holder, the Reportable Person also includes any Controlling Persons who are tax resident in a Reportable Jurisdiction.
<b>Security Market</b>	<p>An established Securities exchange that:</p> <ul style="list-style-type: none"> <li>(a) Is officially recognised, sanctioned or supervised by a governmental authority of the foreign country in which the market is located; and</li> <li>(b) Has an annual value of shares traded on the exchange (or a predecessor exchange) exceeding \$1 billion during each of the three calendar years immediately preceding the year in which determination is being made.</li> </ul>
<b>Tax Resident</b>	An individual who is subject to tax obligations within a jurisdiction.
<b>Tax Identification Number (“TIN”)</b>	Tax reference number issued by authorities of the country of tax residence. Some jurisdictions do no issue a TIN. Instead, they use other types of identification which acts as a functional equivalent, for example, a social security, insurance number, citizen or personal identification code or resident registration number.