

INSTRUCTIONS  
CRS Individual Self Certification Form(CRS-I) (For Life Insurance)  
**Please read these instructions before completing this form**

指示  
個人稅務居民自證證明表格(CRS-I)(人壽保險適用)  
請在填寫本表格前細閱以下指示

**Why are we asking you to complete this form?**

To help protect the integrity of tax systems, governments around the world are introducing a new information-gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard (the “CRS”).

Under the CRS, we are required to determine where you are “tax resident” (this will usually be where you are liable to pay income taxes). If you are a tax resident outside the jurisdiction where your account is held, we may need to give the national tax authority this information, along with information relating to your accounts. That may then be shared between different jurisdictions’ tax authorities.

Completing this form will ensure that we hold accurate and up-to-date information about your tax residency.

If your circumstances change and any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated self-certification.

**為何我們要求您填寫本表格？**

為維護稅制完整，全球各地政府現正推出適用於金融機構的資料收集及匯報新規例，名為金融帳戶信息報送和盡職調查的統一標準(簡稱「CRS」)。

根據 CRS 規定，我們必須確定您的「稅務居住地」(這通常是您有義務繳納薪俸稅的國家／地區)。若您的稅務居住地有別於所持帳戶的司法管轄區，我們可能需要將此情況及您的有關帳戶資料告知國家稅務機關，該等機關隨後或會將相關資料傳送給不同國家／地區的稅務機關。

填妥本表格可確保我們持有您正確及最新的稅務居住地資料。

如您的情況有變，導致本表格內的任何資料不再正確，請立即告知我們，並提交一份已更新的自證證明表格。

**Who should complete the CRS Individual Self Certification Form?**

Individual customers should complete this form. Sole trader customers should also complete this form with the owner's information.

If you need to self-certify on behalf of an entity (which includes businesses, trusts and partnerships) complete a “CRS Entity Self-Certification Form” (CRS-E). Similarly, if you are a controlling person of an entity, complete a “CRS Controlling Persons Self-Certification Form” (CRSCP). You can find these forms at:  
[www.crs.hsbc.com/en/rbwm/macau](http://www.crs.hsbc.com/en/rbwm/macau).

For joint account holders, each individual will need to complete a separate form.

Even if you have already provided information in relation to the United States Government’s Foreign Account Tax Compliance Act (“FATCA”), you may still need to provide additional information for the CRS as this is a separate regulation.

If you are completing this form on behalf of someone else, please ensure that you let them know that you have done so and tell us in what capacity you are signing in Part 3. For example, you might be completing this form as a custodian or nominee of an account holder, who is a minor.

### 誰需填寫個人稅務居民自證證明表格？

個人客戶須填寫本表格。獨資業務客戶亦須以擁有人的資料填寫本表格。

如您需代表實體(包括企業、信託和合夥)作自證證明，請填寫「實體稅務居民自證證明表格」(CRS-E)。同樣地，如您是實體的控權人，請填寫「控權人稅務居民自證證明表格」(CRS-CP)。這些表格載於 [www.crs.hsbc.com/en/rbwm/macau](http://www.crs.hsbc.com/en/rbwm/macau)。

每名聯名帳戶持有人須分別填寫一份表格。

即使您已就美國政府《外國帳戶稅務合規法案》(簡稱「**FATCA**」)提供所需的資料，您仍可能需就CRS提供額外資料，因為兩者為獨立的規例。

如您代表他人填寫本表格，請確保他們知悉此事，並在表格的第3部說明您以何種身份簽署本表格。例如：您可能以帳戶的託管人或代名人身份、根據授權書以受權人身份或以未成年帳戶持有人的法定監護人身份填寫本表格。

### Where to go for further information?

If you have any questions about this form or these instructions, please visit [www.crs.hsbc.com/en/rbwm/macau](http://www.crs.hsbc.com/en/rbwm/macau), contact your Relationship Manager, visit a branch, or call us on (853) 2821 6133.

The Organisation for Economic Co-operation and Development (“OECD”) has developed the rules to be used by all governments participating in the CRS and these can be found on the OECD’s Automatic Exchange of Information (“AEOI”) website, [www.oecd.org/tax/automaticexchange/](http://www.oecd.org/tax/automaticexchange/).

If you have any questions on how to define your tax residency status, please visit the OECD website, <http://www.oecd.org/tax/automaticexchange/>, or speak to your tax advisor as we are not allowed to give tax advice.

### 如何獲取更多資訊？

如對本表格或上述指示有任何疑問，請瀏覽 [www.crs.hsbc.com/en/rbwm/macau](http://www.crs.hsbc.com/en/rbwm/macau)，亦可聯絡您的客戶經理、親臨任何分行或致電 (853) 2821 6133 查詢。

經濟合作與發展組織(簡稱「經合組織」)已制訂規則，供參與CRS的所有政府使用，並載於經合組織的自動交換資料(簡稱「AEOI」)網站 [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/)。

如您對判定您的稅務居民身份有任何疑問，請瀏覽經合組織網站 [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/) 或諮詢您的稅務顧問。請恕我們不能提供稅務意見。

**Individual Tax Residency Self-Certification Form**  
 個人稅務居民自證證明表格

<b>1</b>	<b>Identification of Individual Account Holder</b> 個人帳戶持有人的身份識辨資料		
Mr. 先生 <input type="checkbox"/>	<input type="checkbox"/>	Family Name or Surname(s) 姓氏	First or Given Name 名字
Mrs. 太太 <input type="checkbox"/>	<input type="checkbox"/>		
Ms 女士 <input type="checkbox"/>	<input type="checkbox"/>		
Miss 小姐 <input type="checkbox"/>	<input type="checkbox"/>		
Date of Birth 出生日期		____/____/____ (dd 日 / mm 月 / yyyy 年)	Place of Birth 出生地區
		Country/Region 國家/地區	
<b>2</b>	<b>Address of Individual Account Holder</b> 個人帳戶持有人的地址資料		
2.1	<b>Current Residence Address</b> 現時住址		
Line 1 (e.g. Suite, Floor, Building, Street, District) 第1行(例如：室、樓層、大廈、街道、地區)			
Line 2 (e.g. City, Province, State) 第2行(例如：城市、省、州)			
Country/Region 國家/地區		Postal Code/ZIP Code 郵政編碼/郵遞區號碼	
2.2	<b>Mailing Address</b> (please only complete if different to the address shown in Section 2.1) 通訊地址(如通訊地址與上述(2.1)住址不同，填寫此欄)		
Line 1 (e.g. Suite, Floor, Building, Street, District) 第1行(例如：室、樓層、大廈、街道、地區)			
Line 2 (e.g. City, Province, State) 第2行(例如：城市、省、州)			
Country/Region 國家/地區		Postal Code/ZIP Code 郵政編碼/郵遞區號碼	
<b>3</b>	<b>Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number ("TIN")</b> (See Appendix) 稅務居民司法管轄區及稅務編號或具有等同功能的識辨編號(以下簡稱「稅務編號」)(詳閱附件)		
Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each jurisdiction indicated. 提供以下資料，列明(i)帳戶持有人的稅務居民司法管轄區及(ii)該司法管轄區發給帳戶持有人的稅務編號。			
<i>If the Account Holder is a tax resident in more than five jurisdictions, please use a separate sheet.</i> 如帳戶持有人的稅務居民司法管轄區多於5個，請使用另外的紙張填寫。			
<i>If the Account Holder is a tax resident in Macau SAR, TIN is the taxpayer identification number or Macau SAR Identity Card Number.</i> 如帳戶持有人在澳門特別行政區有納稅義務，稅務編號是其納稅人編號或澳門特別行政區身分證編號。			
If a TIN is unavailable, please provide the appropriate reason: 如沒有提供稅務編號，必須填寫合適的理由：			
<b>Reason A</b> - The jurisdiction where the Account Holder is liable to pay tax does not issue TINs to its residents 理由A - 帳戶持有人有義務繳稅的司法管轄區並沒有向其居民發出稅務編號。			
<b>Reason B</b> - The Account Holder is otherwise unable to obtain a TIN or equivalent number. (Please explain why the Account Holder is unable to obtain a TIN in the below table if you have selected this reason) 理由B - 帳戶持有人不能取得稅務編號或具有等同功能的識辨編號。(如選取這一理由，請解釋您不能取得稅務編號的原因。)			
<b>Reason C</b> - No TIN is required. (Note. Only select this reason if the authorities of the jurisdiction of tax residence entered below do not require the TIN to be disclosed) 理由C - 帳戶持有人毋須提供稅務編號。(僅當填寫的稅務居民的司法管轄區的機關不需要您披露稅務編號時，方可選取這一理由。)			
Jurisdiction of tax residence 稅務居民司法管轄區	TIN 稅務編號	If no TIN available, enter Reason A, B or C 如沒有提供稅務編號，填寫理由A、B或C	Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above. 如選取理由B，解釋您不能取得稅務編號的原因
(1)			
(2)			
(3)			
(4)			
(5)			

**Declarations and Signature**
**聲明及簽署**

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with HSBC Life (International) Limited, Macau Branch setting out how HSBC Life (International) Limited, Macau Branch may use and share the information supplied by me, a copy of which is hereto enclosed and forms an integral part of this declaration.

本人知悉，本人所提供的資料被規範帳戶持有人與滙豐人壽保險(國際)有限公司澳門分行的條款及條件內的全部條文所涵蓋，闡述了滙豐人壽保險(國際)有限公司澳門分行能夠如何使用和分享本人所提供的信息，其副本將附在其中，並形成這個聲明的組成部分。

I acknowledge and agree that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) is collected by the HSBC Life (International) Limited, Macau Branch and may be reported to Macau Financial Services Bureau and exchanged with tax authorities of another jurisdiction or jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

本人知悉及同意，滙豐人壽保險(國際)有限公司澳門分行可收集本表格所載資料及與帳戶持有人及任何須報送帳戶有關的資料，並且根據政府間的協議，把該等資料向澳門特別行政區政府財政局申報及與其它司法管轄區的稅務機關或帳戶持有人的稅務居住地的稅務機關進行交換，從而交換金融帳戶信息。

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.

本人證明，就有關本表格所指的所有帳戶，本人是帳戶持有人(或本人獲帳戶持有人授權代其簽署)。

I certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC Life (International) Limited, Macau Branch and that such information may be provided to the tax authorities of the country/region in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

本人證明，在本人提交有關本表格所關乎的任何人士(例如控制人或其他須報送人)的信息時，本人將在簽署本表格後30天內通知相關人士本人已向滙豐人壽保險(國際)有限公司澳門分行經提供此信息，並且根據政府間的協議，此類信息將可能被提交給帳戶所在的國家/地區的稅務機關，及與其它司法管轄區的稅務機關或帳戶持有人的稅務居住地的稅務機關進行交換，從而交換金融帳戶信息。

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

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 undertake to advise HSBC Life (International) Limited, Macau Branch of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide HSBC Life (International) Limited, Macau Branch with a suitably updated self-certification form within 30 days of such change in circumstances.

本人承諾，如情況有所改變，以致影響本表格第1部所述的個人的稅務居民身份，或引致本表格所載的資料不正確，本人會通知滙豐人壽保險(國際)有限公司澳門分行，並會在情況發生改變後30日內，向滙豐人壽保險(國際)有限公司澳門分行提交一份已適當更新的自證證明表格。

Signature

簽署 \_\_\_\_\_

Print name

姓名 \_\_\_\_\_

Date

日期 \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**Note:** If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under a power of attorney please also

attach a certified copy of the power of attorney.

(如你不是帳戶持有人，請說明你的身份。如果你是以受權人身份簽署本表格，須隨附該授權書的鑑證本。)

The power of attorney must be in a form satisfactory to HSBC Life (International) Limited, Macau Branch. Please note that any existing Letter of Delegation provided by to HSBC Life (International) Limited, Macau Branch and signed by an account holder will not give the authority to the appointed attorney(s) to sign this form on behalf of the relevant account holder.

授權書必須採用滙豐人壽保險(國際)有限公司澳門分行滿意的形式。請注意，由滙豐人壽保險(國際)有限公司澳門分行提供及經帳戶持有人簽署的任何現有授權書 (Letter of Delegation) 將不會授權委任的代理人代表有關的帳戶持有人簽署本表格。

Capacity

身份 \_\_\_\_\_

## Appendix – Definitions

### 附件 – 定義

**Note:** These are selected definitions provided to assist you with the completion of this form. Further details can be found within the Chief Executive's Order No. 211/2017 published in the official Gazette [bo.io.gov.mo/bo/i/2017/26/despce.asp#211](http://bo.io.gov.mo/bo/i/2017/26/despce.asp#211) (only available in Chinese and Portuguese). The OECD website also contains information about the CRS at [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/).

下列的定義可幫助您填寫本表格。詳細細節可瀏覽在澳門公報上公佈的《第211/2017號行政長官批示》[bo.io.gov.mo/bo/i/2017/26/despce\\_cn.asp#211](http://bo.io.gov.mo/bo/i/2017/26/despce_cn.asp#211) (只提供中文及葡文版本)。有關CRS的信息可瀏覽經合組織自動交換財務帳戶資料網站[www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/) (只提供英文版本)。

**“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.

「帳戶持有人」是指由擁有帳戶的金融機構列示或識別為金融帳戶持有人的人。持有金融帳戶的人(而非金融機構)為了另一人的利益或受另一人委託，作為代理人、託管人、被任命人、簽字人、投資顧問、中介或法定監護人並不被視為帳戶持有人，而該另一人才被視為帳戶持有人。以一個家長與子女開立的帳戶為例，如帳戶以家長為子女的法定監護人名義開立，子女會被視為帳戶持有人。聯名帳戶內的每個持有人都被視為帳戶持有人。

**“Controlling Person”** This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person Tax Residency Self-Certification Form” should be completed instead of this form.

「控權人」指對該實體實施控制的自然人。如果某一實體帳戶持有人被視為消極非金融實體，則金融機構必須確認該控權人是否屬須報送人。而確認的條件，可視該控權人是否符合打擊洗黑錢財務行動特別組織(2012年2月通過)所發佈的建議10和建議10的解釋性說明中所述。如該實體的賬戶是由控權人來管理，則該控權人應填寫“控權人稅務居民自證證明表格”而非本表格。

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

「實體」一詞指法人或法律架構，例如：公司、組織、合夥、信託或基金會。

**“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.

「金融帳戶」是於金融機構建立的帳戶，包括：存款帳戶；託管帳戶；某些投資實體的股權或債權權益；具有現金價值的保險合；和年金合同。

**“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.

「參與司法管轄區」是指根據已有的協定及CRS的規定而提供自動交換金融帳戶信息的司法管轄區。

**“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.

「須報送帳戶」是指由一個或多個作為須報送人所持有的帳戶，或由消極非金融實體所持有的帳戶而該實體擁有一個或多個作為須報送人的控制人。

**“Reportable Jurisdiction”** A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

「須報送信息的司法管轄區」是指根據已有的協定而有義務提供CRS報送信息的司法管轄區。

**“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.

「須報送人」是指根據須報送信息的司法管轄區的稅務法律，被定義為擁有該區稅務居民身份之個體。具有雙重居留身份的個體可按照稅務協議(如適用)中所制定的規則，決定該雙重居留者應適用之稅務居民身份。

**“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 following link OECD automatic exchange of information portal: [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/)

「稅務編號」(包括具有等同功能的識辨編號) — 詞指納稅人的識辨編號或具有等同功能的識辨編號(如無納稅人的識辨編號)。稅務編號是司法管轄區向個人或實體分配獨有的字母與數字組合，用於識別個人或實體的身份，以便實施該司法管轄區的稅務法律。有關可接受的稅務編號的更多詳細資訊刊載於經濟合作與發展組織的自動交換資料網站：<http://www.oecd.org/tax/automaticexchange/crs-implementation-and-assistance/>。