

FATCA & CRS Self-Certification form for individuals

What is this form about?

This is a self-certification form to collect information regarding the tax residency status of each Account Holder. FWD SINGAPORE PTE LTD is required to collect and report selected information in compliance with the Income Tax Act (Chapter 134), as read with the Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016, Income Tax (International Tax Compliance Agreements) (United States of America) Regulations 2015, and United States Foreign Account Tax Compliance Act ("FATCA") (collectively, "International Tax Compliance Laws"). The International Tax Compliance Laws implement the standard for automatic exchange of financial account information in tax matters developed by the Organisation for Economic Co-operation and Development ("OECD"), commonly known as the Common Reporting Standard ("CRS").

How do I confirm my tax residency?

It is important that you provide us with complete and accurate information in this form. Tax residency is defined by each country's local tax laws and may vary from that of another country. As such, it is possible for a person to be considered a tax resident in more than one country. We are unable to provide you any tax advice. If you are unsure of your tax residency status or related matters, you may wish to consult a tax advisor or contact the relevant tax authorities for advice. Guidance on tax residency is also available at

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

The descriptions of the terms and acronyms used throughout this form may be found by referring to the IRAS e-Tax Guide on Compliance Requirements of the Singapore-US Intergovernmental Agreement on Foreign Account Tax Compliance Act, and the CRS.

When do I have to complete and submit this form?

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

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

This form will remain valid unless there is a change in circumstances that may cause any of the information in this form to become inaccurate or incomplete (such as a change in your country of residence for tax purposes or tax identification number). In which case, you are required to update this form and send it back to our office within 30 days of the occurrence of any such change.

Declare your tax status

Please complete all fields, sign and mail to
FWD Singapore, 6 Temasek Boulevard, #18-01 Suntec Tower 4, Singapore 038986, Attn: Policy Servicing.

1. Policy/Entity details

Policy number

Full name
(as per NRIC/FIN)

NRIC/ FIN

Date of birth

Mobile number

Residence address

Unit number

Postal code

2. Your tax residence

Are you a U.S. Person or acting for/on behalf of a U.S. Person/have an U.S. Indicia?

<<Yes/No>>

The term "U.S. Indicia" includes but is not limited to a person who is/has: (i) a U.S. citizen or resident; (ii) unambiguous identification of a U.S. place of birth; (iii) holding a U.S. taxpayer identification number; (iv) a U.S. mailing or residential address (including a U.S. post office box); (v) a U.S. telephone number; (vi) given standing instructions to transfer funds to an account maintained in the U.S.; (vii) given effective power of attorney or signatory granted to a person with a U.S. address; (viii) a U.S. "in-care-of" or "hold mail" address that is the sole address listed in this form.

You may refer to the following for more details:

- OECD website for more information on tax residency at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- IRAS e-Tax Guide Compliance Requirements of the Singapore-US Intergovernmental Agreement on Foreign Account Tax Compliance Act (Second Edition)
- IRAS e-Tax Guide on Common Reporting Standard

Are you solely a tax resident of Singapore and do not have a foreign tax residency?

<<Yes/No>>

My Singapore tax identification number (TIN) is my NRIC or FIN.
If No, please answer the questions below:

<<Yes/No>>

Country(ies) of tax
residence

Tax Identification
Number (TIN)

I don't have a TIN

Please indicate why tax identification number (TIN) is not available:

- The country/jurisdiction where the account holder is a resident does not issue TIN to its residents.
- 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.)
- The account holder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this reason.)

If your residential address, mailing address or contact number is different from your country(ies) of tax residence, please select a reason that applies and submit the relevant supporting documents.

Tick (✓) ONE only:

- I am a student at an educational institution in the country of residence.
- I am working in the country of residence for less than 6 months.
- I am on an educational or cultural exchange visitor program.
- I am a housewife or dependant.
- Others, please provide explanation below and submit relevant supporting documents.

3. Your declaration

I confirm that

1. All statements I made in this form are, to the best of my knowledge and belief, correct and complete.
2. I am the policy holder (or am authorised to sign for the policy holder) of all the account(s) to which this form relates.
3. I understand that the information supplied by me is covered by the FWD's Privacy Policy setting out how FWD may use and share the information supplied by me.
4. I acknowledge that the information contained in this form and information regarding me and any Reportable Account(s) may be provided to IRAS and exchanged with tax authorities of another country(ies) / jurisdiction(s) in which I may be a tax resident, pursuant to intergovernmental agreements to exchange financial account information.
5. I will advise FWD of any change in circumstances which affects my tax residency status declared in this form or causes the information contained herein to become incorrect, and to provide FWD with a suitably updated self-certification and declaration within 30 days of such change in circumstances.

Policy number

Signature

Full name (as per NRIC/FIN)

Capacity (please put N/A if not applicable)

Date (dd/mm/yyyy)

If you're signing on behalf of the policy holder, please indicate capacity in which you're signing (eg: power of attorney, executor, administrator, parent) and provide relevant documentation.