

簡介

金融帳戶資訊自動交換 (AEOI) 制度是基於共同申報準則 (CRS) 而建立，共同申報準則是經濟合作暨發展組織 (OECD) 為了打擊逃稅所擬定的國際公認準則。金融帳戶資訊自動交換 (AEOI) 係指司法管轄區間金融帳戶資訊的定期交換，其目的是阻止並偵測納稅人利用境外銀行帳戶操作的逃稅行為。

渣打集團及其子公司與關係企業(「渣打銀行」)必須遵守營運所在地及適用金融帳戶資訊自動交換 (AEOI) 規範之所有國家或司法管轄區的相關規定。

為了遵守相關規定以落實金融帳戶資訊自動交換(AEOI)，渣打銀行必須向客戶收集特定資訊和/或文件，以確認客戶稅籍與類型（如果適用）。在特定狀況下，渣打銀行可能依規定向相關主管機關或稅務單位申報此資訊。根據適用法律，此資訊可能交換或報告給其他國家或司法管轄區的相關稅務機關。

渣打銀行請您填寫此份自我證明表格，以確認您的稅籍與類型（如果適用）。在特定情況下，例如監管機構規定/依據相關國家或司法管轄區與美國 (U.S.) 政府間協議 (IGA) 的準則，此自我證明表格也可在《外國帳戶稅收遵從法》(FATCA) 規定下作為您的美國稅籍文件使用。《外國帳戶稅收遵從法》(FATCA) 係於 2014 年 7 月 1 日生效，目的是預防美國人士透過利用在美國境外持有帳戶而進行逃漏稅。

自我證明表格和說明附註不是用來協助您理解共同申報準則 (CRS) 與加密資產報告架構(CARF) 或《外國帳戶稅收遵從法》(FATCA) 規定的金融帳戶資訊自動交換 (AEOI)。本銀行無法亦也不會提供稅務與法律的建議。如果您對於此自我證明表格、或是對共同申報準則 (CRS) 與加密資產報告架構(CARF) 或《外國帳戶稅收遵從法》(FATCA) 規定的金融帳戶資訊自動交換 (AEOI) 有任何問題，請洽詢您的稅務、法律或其他專業顧問。

如您為個人（包含獨資經營者）帳戶持有人或加密資產使用人，請填寫此自我證明表格。「帳戶持有人」可能包括信託之委託人或受益人，而該信託係由專業機構受託人或信託公司管理。如需進一步資訊，請參閱第 5 頁的「帳戶持有人」與「加密資產使用人」定義。

如您為聯名或多人聯名帳戶持有人或加密資產使用人，每個帳戶持有人或加密資產使用人須分別填寫自我證明表格。如您為實體帳戶持有人、您是實體帳戶持有人的控權人或實體加密資產使用人，請勿使用此份自我證明表格。請改填寫「自我證明表格 - 實體」。

如您為美國人士，除此自我證明表格，您必須填寫並提供美國國稅局提供的 W-9 表格。

共同申報準則 (CRS) 自我證明表格 — 個人

請用正體字填寫第 1 到第 4 部分，並閱讀第 5 頁如何完成自我證明表格的指引與定義。

請注意，所有欄位皆為必填，除非欄位中有星號（*）。

第 1 部分 個人帳戶持有人身分

A) 個人帳戶持有人姓名	B) 出生日期
稱謂：	日-月-西元年：
姓氏：	C) 出生地
名字：	出生鄉鎮或城市：
中間名：	出生國家 / 司法管轄區：
D) 現行居住地址	E) 通訊 / 郵寄地址（僅 在與 D 節不同時填寫）
地址列 1：	地址列 1：
地址列 2：	地址列 2：
市/鎮：	市/鎮：
省/州/縣：	省/州/縣：
郵政編號/郵遞區號：	郵政編號/郵遞區號：
國家/司法管轄區：	國家/司法管轄區：
F) 性別*	G) 公民身分的國家或司法管轄區*
☐ 男性	
☐ 女性	H) 身分證號碼*
☐ 其他	
*如果帳戶持有人是在印度持有金融帳戶，才須填寫欄位 F、G 和 H。 * G 欄：若涉及多個國家或司法管轄區，所有公民身份必須列出。	

共同申報準則 (CRS) 自我證明表格 — 一個人

第 2 部分 稅籍資訊

請完成以下表格，說明 (i) 帳戶持有人擁有稅籍的國家 / 司法管轄區；和 (ii) 帳戶持有人具有該等國家 / 司法管轄區的稅籍編號或相同功能的編號（以下稱為「稅籍編號 (TIN)」）。如果帳戶持有人在三個以上國家或司法管轄區擁有稅籍，請再使用另一份表格填寫。請包括擁有稅籍之所有國家 / 司法管轄區，無論該國家 / 司法管轄區是否採用共同申報準則 (CRS)。

如果未提供稅籍編號或相同功能的辨識碼，請註明適當原因 A、B 或 C：

- 原因 A：國家或司法管轄區未核發稅籍編號 (TIN)。
- 原因 B：國家或司法管轄區有核發稅籍編號 (TIN)，但是帳戶持有人無法或無須取得稅籍編號 (TIN)（請說明帳戶持有人無法或無須取得稅籍編號 (TIN) 的原因）。
- 原因 C：無須提供稅籍編號 (TIN)。國家或司法管轄區已核發稅籍編號 (TIN)，但該國家或司法管轄區未要求金融機構蒐集居住者稅籍編號 (TIN)。

請參閱本自我證明表格之指引，以瞭解更多詳細資訊。

編號	擁有稅籍之國家 / 地區	稅籍編號 (TIN)	如果未提供稅籍編號或相同功能的辨識碼，請註明適當原因 A、B 或 C：
1			
2			
3			

如果選擇上述理由 B，請在以下相對應列說明帳戶持有人無法或無須取得稅籍編號 (TIN) 的原因

1	
2	
3	

共同申報準則 (CRS) 自我證明表格 — 一個人

第 3 部分 公民/居留身份投資資訊

許多國家/司法管轄區有提供投資入籍 (CBI) 和投資居留 (RBI) 的計劃，允許外國人根據當地投資或支付固定費用獲得公民身份或臨時/永久居留權。

請參閱以下連結所列出的 CBI/RBI 國家/司法管轄區資訊 (有關更多詳細資訊，請參閱 OECD 組織網站：

<https://www.oecd.org/en/topics/sub-issues/international-standards-on-tax-transparency/residence-citizenship-by-investment.html>).

安地卡及巴布達	多米尼克	塞席爾	巴哈馬	格瑞那達
特克斯和凱科斯群島	巴林	巴拿馬	阿拉伯聯合大公國	巴拿馬
聖克里斯多福及尼維斯	巴貝多	賽普勒斯	聖露西亞	

i. 上述 OECD CBI/RBI 清單中，所有個人稅務居留國/司法管轄區 (第 2 部分稅務居留資訊) 是否都包含在內？

- ☐ 否 (若勾選「否」，請進入第 4 部分聲明與簽署)
- ☐ 是 (若勾選「是」，請繼續完成下方第 ii 至 v 題 (如適用為 vi))

ii. 您是否根據 CBI/RBI 計畫取得居留權？

- ☐ 是 ☐ 否

iii. 您是否擁有其他國家或司法管轄區的居留權？

- ☐ 是 ☐ 否

iv. 您在過去一年內是否在任何其他國家或司法管轄區停留超過 90 天？

- ☐ 是 ☐ 否

v. 您在過去一年內是否在其他國家或司法管轄區申報過個人所得稅申報表？

- ☐ 是 ☐ 否

vi. 以上 iii 至 v 問題任一有勾選「是」，請將具有以上國家或司法管轄區的資訊放入第 2 部分實體控制權人稅籍資料中。否則，請在下方解釋(問題 iii, iv or v)中的狀況，為何不應將其視為第 2 部分-個人具有該國家或司法管轄區稅籍資訊：

國家或司法管轄區	問題 (iii, iv or v)	不考量為具有該等國家或司法管轄區的稅籍之原因

共同申報準則 (CRS) 自我證明表格 — 一個人

第 4 部分 聲明與簽署

本人理解本人所提供與自我證明表格有關的資訊均受渣打集團及其子公司、關係企業與本人間開戶總約定書及其他帳戶或交易相關契約條款的拘束。

本人確知此自我證明表格所包含之資訊，以及有關帳戶持有人與應申報帳戶和/或相關交易的之資訊，可能提供予帳戶所在地國家或司法管轄區之稅務機關，包括該帳戶所屬國家/司法管轄區的相關機構，以及/或相關交易已與其他國家/司法管轄區的相關機關進行並交換根據政府間的雙邊或多邊稅務協定，進行金融帳戶資訊交換。

本人確認本人是與此自我證明表格有關所有帳戶的帳戶持有人（或帳戶持有人的授權簽署人）。

本人聲明，就本人所知所信，此聲明的全部陳述均屬正確且完備。

本人同意當帳戶持有人的稅籍改變或導致本自我證明表格內容資訊為不正確的情況發生時 30 日內，通知渣打銀行，並在發生此變化後 30 日內，提交一份已適當更新的自我證明表格和聲明，並就渣打銀行與 / 或相關法規可能之要求提供額外資訊。

Sign Here



.....
帳戶持有人（或帳戶持有人授權代為簽署的個人）簽名 / 加密
資產之持有人（或授權簽署帳戶持有人/加密資產用戶的個
人）

.....
正楷全名

.....
日期（日 - 月 - 西元年）

.....
Capacity (you can leave this field blank if you are the Account Holder/Crypto-Asset User)
帳戶持有人/加密資產之持有人授權代為簽署之人的身分

注意：如果您是授權代表帳戶持有人/加密資產使用者簽署的個人，則必須說明您簽署表格的身份。若此自我認證由代理人依合法授權授權書完成，則必須附上適當格式的授權書，明確授權代理人代表帳戶持有人/加密資產使用者製作、執行及呈現自我認證。

請注意您若提供錯誤、誤導性或不正確的聲明可能被視為犯罪行為，依據相關法律或法規，您可能因此受罰。

Self-Certification – Individual

Instructions

The general instructions below are intended to assist you with the completion of this Self-Certification. This should be read with the **Definitions**, as well as the relevant CRS, CARF, FATCA and IGAs rules and regulations, and related documents. Should you have any questions, please contact your tax, legal, and/or other professional advisor.

Part 1 Identification of Individual

- A) Name of the Individual:** Enter the full name of the individual identified as the Account Holder/Crypto-Asset User. This is a mandatory field.
- B) Date of Birth:** Enter the Individual's date of birth. Use the following format to input the Individual's information DD-MM-YYYY. This is a mandatory field.
- C) Place of Birth:** Enter the Individual's place of birth by including the town, city, and country or jurisdiction of birth, where applicable. This is a mandatory field.
- D) Current Residence Address:** Enter the Individual's current residence address. This is a mandatory field.
- E) Mailing Address:** Enter the Individual's mailing address only if it is different from the Current Residence Address.
- F) Gender*:** Check the relevant box indicating the Individual's gender.
- G) Country(ies)/Jurisdiction(s) of Citizenship*:** Enter the Individual's country(ies) or jurisdiction(s) of citizenship.
- H) Identification Number*:** Enter the Individual's identification number.

*Complete fields F, G, and H only if the Individual maintains a Financial Account and/or enters into Relevant Transactions in India.

#Please refer to the **Definitions** provided in this Self-Certification for an explanation of an Account Holder and Crypto-Asset User.

Part 2 Tax Residence Information

Please complete the table indicating (i) the country(ies)/jurisdiction(s) where the Individual is/are Resident for tax purposes and (ii) the Individual's TIN for each country/jurisdiction indicated. Please refer to the Definitions provided in this Self-Certification for an explanation on "Resident for tax purposes".

The requirement to pay tax in a particular country/jurisdiction does not necessarily signify tax residence in that country/jurisdiction; it is possible to have to pay tax in a country/jurisdiction in which one is not tax resident, and not to have to pay tax in a country in which one is tax resident. Whether a person is tax resident in a particular country/jurisdiction depends on whether that person meets the definition of a tax resident under the tax laws of that country/jurisdiction.

For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at <https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-residency.html>

If a TIN is unavailable, please indicate only one of the following reasons:

- Reason (A): Country/Jurisdiction does not issue TINs.
- Reason (B): Country/Jurisdiction issues TINs and requires Financial Institutions to collect TINs, but the Individual is unable or not required to obtain a TIN. Please provide an explanation as to why the Individual is unable or not required to obtain a TIN in the table.
- Reason (C): No TIN is required. Country/Jurisdiction issues TINs but the country/jurisdiction does not require Financial Institutions to collect TINs from its residents.

This is a mandatory field.

Part 3 Citizenship/Residence by Investment

Citizenship/Residence by Investment declaration of Individual: If all of the Individual's Tax Residence Countries/ Jurisdictions provided in Part 2 are included in the OECD list of CBI/RBI countries/jurisdictions in Part 3, please tick "Yes" to Question i and complete each of the remaining Questions ii to v (and vi if applicable). Otherwise, please tick "No" to Question i and proceed to Part 4.

If "Yes" is ticked for any of the Questions iii to v, please include the relevant country/jurisdiction as a Tax Residence Country/Jurisdiction of the Individual in Part 2. Otherwise, please complete Question vi by providing the relevant

country/jurisdiction, related Question (iii, iv or v), and the reason that it should not be considered a Tax Residence Country/Jurisdiction of the Individual in Part 2.

Part 4 Declaration and Signature

Declaration and Signature: The Self-Certification must be signed and dated by the Individual who is the Account Holder/Crypto-Asset User. If the Self-Certification Form is completed by an Individual authorised to sign for the Account Holder/Crypto-Asset User, please indicate the capacity in which the Individual is signing the Self-Certification. This is a mandatory field.

Capacity: An authorised representative must state the capacity in which he/she is signing on behalf of the Account Holder/Crypto-Asset User. If this Self-Certification is completed by an agent acting under a duly authorised power of attorney, the Self-Certification must be accompanied by the power of attorney in proper form specifically authorising the agent to represent the Account Holder/Crypto-Asset User in making, executing, and presenting the Self-Certification.

Definitions

The following is a non-exhaustive list of selected terms that is intended as a guide to assist you in completing this Self-Certification. Should you have any questions, please contact your tax, legal, and/or other professional advisor.

- 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.

Subject to applicable regulations and guidance, an Account Holder may include an individual who is a settlor, beneficiary, protector, or other person holding an equity or debt interest of a trust administered by a professional corporate trustee or a trust company, i.e., a trustee that, as its primary business, invests, administers, or manages the assets for trusts (or other customers). An 'equity interest' may be considered to be held in the case of a trust that is a Financial Institution, by any person treated as a settlor or beneficiary of all or a portion of the trust, or any other natural person exercising ultimate effective control over the trust.

- Central Bank Digital Currency:** Any digital Fiat Currency issued by a Central Bank or monetary authority.
- Crypto-Asset:** A digital representation of value that relies on a cryptographically secured distributed ledger or a similar technology to validate and secure transactions (irrespective of whether the transaction is actually recorded on that ledger or technology).
- Crypto-Asset User:** An Individual that is a customer of Standard Chartered for the purposes of carrying out Relevant Transactions. An Individual, other than a Reporting Crypto-Asset Service Provider, acting as a Crypto-Asset User for the benefit or account of another Individual or Entity as agent, custodian, nominee, signatory, investment advisor or intermediary, is not treated as a Crypto-Asset User. Instead, such other Individual or Entity is treated as a Crypto-Asset User.
- Exchange Transaction:** Any:
 - Exchange between Relevant Crypto-Assets and Fiat Currencies; and
 - Exchange between one or more forms of Relevant Crypto-Assets.

This includes the movement of a Relevant Crypto-Asset from one wallet address to another, in consideration of another Relevant Crypto-Asset or Fiat Currency.

- **Fiat Currency:** The official currency of a jurisdiction, issued by a jurisdiction or by a jurisdiction's designated Central Bank or monetary authority, as represented by physical banknotes or coins or by money in different digital forms, including bank reserves and Central Bank Digital Currencies.
- **Financial Account:** A Financial Account is an account maintained by a Financial Institution and is either a depository account, a custodial account, an equity and debt interest in certain investment entities, a cash value insurance contract, or an annuity contract.
- **Participating Jurisdiction:**
A jurisdiction –
(i) with which an agreement is in place pursuant to which it will provide the specified information under CRS and/or CARF as required on the automatic exchange of financial account information, and
(ii) which is identified in a list published by the OECD.
For more information on jurisdictions participating in the CRS, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at:
<https://www.oecd.org/en/topics/sub-issues/international-standards-on-tax-transparency/tax-transparency-resource-centre.html#crs>
- **Relevant Crypto-Asset:** Any Crypto-Asset that is not a Central Bank Digital Currency or an electronic money product, or that cannot be used for payment or investment purposes.
- **Relevant Transaction:** Any Exchange Transaction or Transfer of Relevant Crypto-Assets
- **Reportable Account:** A Reportable Account is a Financial Account that is maintained by a Reporting Financial Institution and that, pursuant to due diligence procedures consistent with CRS, FATCA and any applicable IGA, has been identified as an account that is held by one or more persons that are U.S. Persons or Reportable Persons with respect to another Jurisdiction or by a Passive NFE with one or more Controlling Persons that are U.S. Persons or Reportable Persons with respect to another Jurisdiction.
- **Reportable Jurisdiction:** A Reportable Jurisdiction is a Participating Jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.
- **Reportable Person:** A Reportable Person is an Individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. A Reportable Person may include a beneficiary of a trust if such Reportable Person has the right to receive directly or indirectly (for example, through a nominee), a mandatory distribution or may receive, directly or indirectly, a discretionary distribution from a trust that is a Financial Institution.
- **Reporting Crypto-Asset Service Provider:** An Individual that, as a business, provides a service effectuating Exchange Transactions for or on behalf of customers, including acting as a counterparty, or as an intermediary, to such Exchange Transactions, or by making available a trading platform.
- **Resident for tax purposes:** Each country/jurisdiction has its own rules for defining tax residence, and certain countries/jurisdictions have provided information on how to determine whether an individual is tax resident in the country/jurisdiction on the OECD automatic exchange of information portal. For additional information on tax residence, please talk to your legal, tax, or other professional advisor or refer to the OECD automatic exchange of information portal on tax residency:
<https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-residency.html>
- **Specified Electronic Money Product:** The term "Specified Electronic Money Product" means any Crypto-Asset that is:
 - (i) a digital representation of a single Fiat Currency;
 - (ii) issued on receipt of funds for the purpose of making payment transactions;
 - (iii) represented by a claim on the issuer denominated in the same Fiat Currency;
 - (iv) accepted in payment by a natural or legal person other than the issuer; and
 - (v) by virtue of regulatory requirements to which the issuer is subject, redeemable at any time and at par value for the same Fiat Currency upon request of the holder of the product.

The term "Specified Electronic Money Product" does not include a product created for the sole purpose of facilitating the transfer of funds from a customer to another person pursuant to instructions of the customer. A

product is not created for the sole purpose of facilitating the transfer of funds if, in the ordinary course of business of the transferring Entity, either the funds connected with such product are held longer than 60 days after receipt of instructions to facilitate the transfer, or, if no instructions are received, the funds connected with such product are held longer than 60 days after receipt of the funds.

- **Taxpayer Identification Number (TIN):** TIN 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: <https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-identification-numbers.html>. 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.
- **Transfer of Relevant Crypto-Assets:** The term "Transfer" means a transaction that moves a Relevant Crypto-Asset from or to the Crypto-Asset address or account of one Crypto-Asset User, other than one maintained by the Reporting Crypto-Asset Service Provider on behalf of the same Crypto-Asset User, where, based on the knowledge available to the Reporting Crypto-Asset Service Provider at the time of transaction, the Reporting Crypto-Asset Service Provider cannot determine that the transaction is an Exchange Transaction.
- **U.S. Person:** A U.S. Person is defined in Section 7701(a)(30) of the U.S. Internal Revenue Code and includes an individual who is a citizen or resident of the U.S.