

## INDIVIDUAL SELF-CERTIFICATION FORM



The Great Eastern Life Assurance Company Limited and Great Eastern General Insurance Limited (“GE”) is collecting information regarding the tax residency status of each Account Holder in order to comply with the Income Tax Act (Chapter 134) and related regulations (as and when they take effect) (collectively, the “Singapore Laws on International Tax Compliance”). The Singapore Laws on International Tax Compliance 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.

Pursuant to the Singapore Laws on International Tax Compliance, GE may be legally obliged to share the information provided by an Account Holder and other financial information with respect to the Financial Accounts of an Account Holder with the Inland Revenue Authority of Singapore (“IRAS”). IRAS may exchange such information with the tax authorities of another jurisdiction pursuant to an intergovernmental agreement to exchange Financial Account information.

Each jurisdiction has its own rules for defining tax residence. If you have any questions on how to determine your tax residency status or complete this form, you should consult your tax adviser or the information at the OECD automatic exchange of information portal [<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>]. GE will not be in a position to provide assistance beyond the information contained within the instructions set out here.

### INSTRUCTIONS (Please read these instructions before completing the form)

- Capitalized terms used in this form are defined in the Appendix.
- This form will remain valid unless there is a change in circumstances relating to information, such as the Account Holder’s tax status or other mandatory field information that makes this form incorrect or incomplete. In that case, you must notify us and provide an updated self-certification.
- Fields or Sections marked with an asterisk (\*) are mandatory.
- This form is only applicable for an individual Account Holder, sole trader or sole proprietor.
- Do not use this form if:
  - You need to self-certify on behalf of an Entity Account Holder. Please complete an “Entity Tax Residency Self-Certification” form.
  - You are a Controlling Person of an Entity. Please complete a “Controlling Person Tax Residency Self-Certification” form.
- For joint or multiple Account Holders, use a separate form for each individual person.
- If you are a U.S. tax resident under U.S. law, you should indicate that the Account Holder is a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form.
- If you are filling in this form on behalf of someone else, please tell us in what capacity you are signing in Part 3. 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 power of attorney.
- A legal guardian should complete the form on behalf of an Account Holder who is a minor (below 21 years old).

## INDIVIDUAL SELF-CERTIFICATION FORM

Please complete parts 1 to 4 in BLOCK CAPITALS. Fields or sections marked with an asterisk (\*) are mandatory.

### PART 1 – IDENTIFICATION OF INDIVIDUAL ACCOUNT HOLDER

<b>A. Name of Account Holder:</b>	
Full Name (per Identification):*	
Identification No.:	
Date of Birth (dd/mm/yyyy):*	
Contact No.:	
Policy No.: (Provide at least one policy number)	
<b>B. Current Residence Address</b>	
Line 1 (e.g. House/Apt/Suite Name, Number, Street, if any):*	
Line 2 (e.g. Town/City/Province/County/State):*	
Country:*	<input type="checkbox"/> Singapore <input type="checkbox"/> Malaysia <input type="checkbox"/> Brunei <input type="checkbox"/> Indonesia <input type="checkbox"/> Other : _____
Postal Code/ZIP Code (if any):*	
<b>C. Mailing Address: (please only complete if different to the address shown in Section B)</b>	
Line 1 (e.g. House/Apt/Suite Name, Number, Street):	
Line 2 (e.g. Town/City/Province/County/State):	
Country:*	<input type="checkbox"/> Singapore <input type="checkbox"/> Malaysia <input type="checkbox"/> Brunei <input type="checkbox"/> Indonesia <input type="checkbox"/> Other : _____
Postal Code/ZIP Code:	

**PART 2 – COUNTRY/JURISDICTION OF RESIDENCE FOR TAX PURPOSES AND RELATED TAXPAYER IDENTIFICATION NUMBER OR FUNCTIONAL EQUIVALENT (“TIN”)\*** (see Appendix for definition)

**Are you currently solely a tax resident of Singapore?**

- YES, I’m currently only tax resident in Singapore and do not have a foreign tax residency. My Singapore TIN is:
- as per the “Identification No” declared in Part 1 **OR**
- |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

 (Singapore TIN is your NRIC/ FIN)
- NO, I’m currently tax resident in the following list of countries/jurisdictions (include Singapore, if applicable):

Country of Tax Residence	TIN	If TIN is not available, please indicate Reason Code A, B or C (refer to Table 2.1 below)	If Reason Code B has been selected, please indicate why TIN is not available
		A / B / C	
		A / B / C	
		A / B / C	
		A / B / C	
		A / B / C	

Please duplicate this page if you are a tax resident in more than five countries/jurisdictions.

**Table 2.1**

Reason Code	Description
A	The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents **
B	The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason)
C	No TIN is required. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction **

\*\* Please refer to <https://www.greataeasternlife.com/sg/en/other-policies-and-notice/common-reporting-standard.html> for a list of applicable countries.

**PART 3 – COUNTRY OF ADDRESS OR TELEPHONE NUMBER OUTSIDE COUNTRY OF TAX RESIDENCY** (where applicable)

Please help us to understand why your country of address or telephone number differs from the country of tax residency.

Reason	✓
1. Student at an educational institution in the country of residential/ mailing address/ telephone numbers	
2. Working in the country of residential/ mailing address/ telephone numbers for less than 6 months	
3. On an educational or cultural exchange visitor program in the country of residential/ mailing address/ telephone numbers for less than 6 months	
4. Regular travel between jurisdictions for work and home	
5. Others – Please state:	

Please also provide either your national identity card or passport or other government issued identity document of the country(s) you are tax resident of.

#### PART 4 – DECLARATION AND SIGNATURE\*

I certify that I am the Account Holder (or I am authorized to sign for the Account Holder) of all the accounts to which this form relates.

I acknowledge that the information contained in this form, including information regarding the Account Holder and any Reportable Account(s) may be reported to IRAS and exchanged with the tax authorities of another country or countries in which the Account Holder may be tax resident, pursuant to intergovernmental agreements to exchange Financial Account information.

I declare that all statements made in this form are, to the best of my knowledge and belief, correct and complete. I undertake to inform GE within 30 days if there is a change in circumstances that affects the tax residency status of the Account Holder or causes the information in this form to be incorrect or incomplete. I shall provide GE with an updated self-certification form within 90 days of such change in circumstances.

I understand that under the Singapore Laws on International Tax Compliance, it is an offence for a person to provide information regarding his/her tax residency status which is false or misleading in any material respect, if such person knows or has reason to believe that such information is false or misleading. I am also aware that such offence is punishable with a fine not exceeding S\$10,000 or imprisonment for up to 2 years or to both.

Signature: \* \_\_\_\_\_

Name: \* \_\_\_\_\_

Date:\* \_\_\_\_\_

**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.

Capacity: \* \_\_\_\_\_

## APPENDIX – Summary Descriptions of Defined Terms

**Note:** These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found within the OECD “*Common Reporting Standard for Automatic Exchange of Financial Account Information*” (the “CRS”), the associated “*Commentary*” to the CRS, and domestic guidance. This can be found at the [OECD automatic exchange of information portal](http://www.oecd.org/automatic-exchange/).

Term	Description
<b>Account Holder</b>	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.
<b>Controlling Person</b>	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 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). <b>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.</b>
<b>Entity</b>	The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.
<b>Financial Account</b>	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.
<b>Reportable Account</b>	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
<b>Reportable Jurisdiction</b>	A Reportable Jurisdiction is a jurisdiction with which an obligation to provide Financial Account information is in place and that is identified in a published list.
<b>Reportable Person</b>	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.
<b>TIN (including “functional equivalent”)</b>	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 of information portal. 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.