



## CRS Self Certification Form

### Why are we asking you to complete the form?

Regulations based on the Singapore Income Tax Act (Chapter 134) and OECD Common Reporting Standard (“CRS”) for Automatic Exchange of Financial Account Information require Aviva Ltd to collect and report certain information about an Account Holder’s tax residence. This will usually be where you are liable to pay income taxes. Special circumstances may cause you to be a resident elsewhere or a resident in more than one country/jurisdiction at the same time (dual residency). We may be legally obliged to give the Inland Revenue Authority of Singapore (IRAS) this information, along with information relating to your policies, which may be shared between different countries’ tax authorities.

To help us collect this information, we need you to complete the questions and return this form to us.

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

### Who should complete the CRS Self Certification Form for Individual?

Every Account Holder should complete this form. For joint or multiple Account Holders, each individual will need to complete a separate form. For the purpose of this self-certification, an Account Holder may refer to the following person: Proposer (eventually the Policyholder), Sole Trader, Sole Proprietor, Controlling Person, Beneficial Owner, Assignee, Trustee, Beneficiary under a Trust, a Trust Nominee named under section 49L of the Singapore Insurance Act (Chapter 142) or Proper Claimant as defined under section 61 of the Singapore Insurance Act (Chapter 142).

If you have provided information in relation to the United States Government Foreign Account Tax Compliance Act (FATCA), you are still required to provide additional information for the CRS as this is a separate regulation.

Where you need to self-certify on behalf of an Entity (which includes businesses, professionally managed trusts and partnerships), please complete the “CRS Self Certification Form for Entity”. Similarly, if you are a Controlling Person of an Entity, please complete the “CRS Self Certification Form for Controlling Person”. You can find these forms at [www.aviva.com.sg/CRS](http://www.aviva.com.sg/CRS).

### If you are completing this form on behalf of someone else who is the Account Holder

Please tell us in what capacity you are signing in Section 3. For example, you may be (in your personal capacity) the custodian or nominee of a Policy on behalf of the Account Holder, or you may be completing the form under a Power of Attorney or a legal guardian on behalf of an Account Holder who is minor.

### Where to go for further information?

You may obtain more information on CRS from the OECD website at [www.oecd.org/tax/automatic-exchange/common-reporting-standard](http://www.oecd.org/tax/automatic-exchange/common-reporting-standard) or visit [www.aviva.com.sg/CRS](http://www.aviva.com.sg/CRS).

If you have any questions on how to define your tax residency status, please speak to a professional tax adviser as we are not allowed to give tax advice.

You can find a list of definitions in the Appendix in page 3.



### SECTION 3: DECLARATION

I declare and confirm the following:

- i) the information provided for the purposes of CRS/tax regulation is correct and complete;
- ii) I will inform Aviva Ltd within 30 days of any change in circumstances which affect my tax residency status or cause the information contained herein to become incorrect or incomplete, and to provide Aviva Ltd suitably updated self-certification form and declaration within 90 days of such change in circumstances; and
- iii) I understand that the information that will be reported to IRAS and any other tax authorities of another country is:
  - Name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth.
  - My account/Policy number and that the account/Policy is with Aviva Ltd.
  - The balance or value of the account/Policy at the end of the calendar year or at the date the contract it was closed.
  - The gross amount of interest, dividends, proceeds from sale or redemption or other amounts paid or credited to me or my account/Policy during the calendar year.

**Warning:** Please note that providing false or misleading information is an offence under the Singapore Income Tax Act (Chapter 134).

<b>Signature:</b>	<b>Date (DD/MM/YYYY):</b>
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 true copy of the Power of Attorney.	
Capacity of Signatory:	<input type="checkbox"/> Assignee <input type="checkbox"/> Trustee <input type="checkbox"/> Beneficiary
	<input type="checkbox"/> Others (please specify): _____

#### Appendix – Definitions

Note: The following selected definitions are provided to assist you with the completion of this form. If you have any questions about substantive tax principles, please contact your tax adviser or the applicable tax authority.

**"Account Holder"** means the person listed or identified as the holder of the Policy. A person holding a Policy for the benefit of another person as an agent, custodian, nominee, signatory, advisor, 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.

**"Controlling Person(s)"** is the natural person(s) who exercise ultimate control over an entity. In the case of a trust, the Controlling Person(s) are the Settlor(s), Trustee(s), Protector(s) (if any), Beneficiary(ies) or Class(es) of Beneficiaries, regardless of whether any of them exercise control over the activities of the trust.

**"Entity"** means a legal person or legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

**"Policy"** means Cash Value Insurance Contracts and Annuity Contracts maintained by Aviva Ltd.

**"Tax Resident"** is generally an individual that pays or should be paying tax in that jurisdiction due to his/her domicile or residence. This includes any criterion of similar nature and not only from sources that jurisdiction. Examples are non-citizens that hold a permanent residency card (eg U.S green card) or depending on the type of visa that they are holding. For Entity, please seek external independent professional tax or accounting advice on the Company's tax residency.

**"TIN"** means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is an 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.