

Instructions on Self-Certification Form (Individual)

自我证明表格 (个人) 指引

Reasons for providing Self-Certification

提供自我证明表格的原因

To increase tax transparency and to combat cross-border tax evasion, Malaysia Government has issued the Income Tax (Automatic Exchange of Financial Account Information) Rules 2016 (“the Rules”) based on the “Common Reporting Standard” (“CRS”) released by the Organisation of Economic Co-operation and Development (“OECD”), to implement Automatic Exchange of Financial Account Information (“AEIOI”) based on global standard.

为加强税务透明度和打击跨境逃税，马来西亚政府根据经济合作与发展组织 (OECD) 制订的「共同汇报标准」(“CRS”)，发布《2016 内陆税收(自动交换财务账户资料) 条例》，落实按国际标准实施「自动交换财务账户资料」。

Bank of China (Malaysia) Berhad (the “Bank”) has legal obligation under the Rules to identify tax residency of customers. If you are not tax resident in Malaysia, the Bank may be required to report your account information to the Inland Revenue Board of Malaysia (the “IRBM”) on an annual basis. The IRBM will then exchange the information with the tax administration of relevant jurisdictions.

根据条例要求，马来西亚中国银行 (“本行”) 须识别客户的税务居民身份。如果您是马来西亚以外地区的税务居民，本行或需每年向马来西亚税务局申报您的账户资料。我国税务局会与海外相关税务机关交换该等资料。

This is a formal declaration made by the account holder in respect of his/her/its tax residency. You can ensure the Bank holds accurate and up to date information on your tax residency by completing this form.

此表格为客户就其税务居民身份作出的正式声明。您可提交此表格让银行掌握有关您准确和最新的税务居民身份资讯。

Who should complete the Self-Certification Form (Individual) 什么人需填写自我证明表格 (个人)

Individual or Sole Proprietor should complete this form to inform the Bank of their tax residency. For joint or multiple Account Holders, please use a separate Form for each Account Holder. If you need to self-certify or update the tax residency on behalf of an entity, please complete the Self-Certification Form (Entity). If you are controlling person of an entity, please complete the Self-Certification Form (Controlling Person). You can find these forms at the Bank website:

www.bankofchina.com.my

个人或独资商号可提交此表格，通知银行其税务居民身份。联名账户或多人联名账户的每位账户持有人须分别填写一份表格。如果您需要就实体的税务居民身份作出声明或更新，请提交自我证明表格 (实体)。如您是实体的控权人，请提交自我证明表格 (控权人)。您可到本行网页下载上述表格：www.bankofchina.com.my

As CRS and the United States Government’s Foreign Account Tax Compliance Act (“FATCA”) are separate regulation, the Bank may ask you to provide information separately in relation to CRS and FATCA.

由于 CRS 和美国《外国账户税务合规法案》(“FATCA”) 属不同规定，本行或会请您就 FATCA 和 CRS 分别提供资料。

How to obtain further information 如何获取更多资讯

Please visit our website if you have any questions about this form or instructions, visit a branch, or call us.

For further information in relation to AEIOI, please visit the Inland Revenue Board of Malaysia website.

If you have any questions on defining your tax residency, you may seek advice from professional tax advisor or visit the OECD AEIOI website for tax residency, rules and acceptable Taxpayer Identification Number (TIN) issued by the relevant jurisdictions. **As a financial institution, the Bank is not allowed to give tax or legal advice.**

如您对本表格或指引内容有任何疑问，请浏览本行网页、亲临分行，或致电本行。

您可浏览马来西亚税务局「自动交换财务账户资料」专页进一步了解「自动交换财务账户资料」的资讯。

如对您的税务居民身份或税务编号有任何疑问，请咨询专业税务顾问意见，您亦可浏览 OECD「自动交换财务账户资料」网页了解相关国家发布的税务规定，和可获接受的税务编号 (TIN) 格式。

Meaning of terms and expressions used in Self-Certification Forms

自我证明表格内采用的名词及措辞释义

“Account Holder” 「账户持有人」

The “Account Holder” is the person listed or identified as the holder of a financial account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a financial account, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a financial account, the partnership is the Account Holder, rather than the partners in the partnership.

「账户持有人」指被维持该财务账户的财务机构列明为或识辨为账户的持有人的人士，不论该人士是否为过渡实体。所以，如果一个信托或遗产被列明为某财务账户的持有人或拥有人，则账户持有人是该信托或遗产，而非受托人、信托的拥有人或受益人。同样地，如果一个合伙被列明为某财务账户的持有人或拥有人，则账户持有人是该合伙，而非合伙的合伙人。

A person, other than a Financial Institution, holding a financial account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, intermediary, or 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. 除财务机构外，若有关人士以代理人、托管人、代名人、签署人、投资顾问、中介人或合法监护人身份代其他人士持有财务账户，他不会被视为账户持有人。在这种情况下，账户持有人应为该其他人士。以一个家长与子女开立的账户为例，如账户以家长为子女的合法监护人名义开立，子女会被视为账户持有人。

With respect to a jointly held account, each joint holder is treated as an Account Holder.
联名账户内的每个持有人都被视为账户持有人。

“Resident for tax purposes” 「税务居民」

Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction(including tax conventions), it pays or should be paying tax therein by reason of his domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or refer to the OECD Automatic Exchange Portal at the following link:

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

一般而言，如根据某个税务管辖区的规定(包括税收协议)，任何实体不仅就以有关税务管辖区为来源的收入，亦因其户籍、居所、管理工作地点、成立为法团地点，或任何性质类似的其他准则，在有关税务管辖区需要缴税或有缴税责任，便会成为该税务管辖区的税务居民。没有税务居民身份的实体，例如：合伙、有限法律责任合伙或类似的法律安排，应被视为其实际管理地点所在税务管辖区的税务居民。一个信托应被视为一个或多个受托人居住的税务管辖区的居民。有关税务居民身份的更多信息，请联络阁下的税务顾问或浏览经济合作与发展组织的自动交换数据网站：

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

TIN” (including “functional equivalent”) 「税务编号」(包括具有等同功能的识别编号)“

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 Portal at the following link:

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

「税务编号」一词指纳税人的识别编号或具有等同功能的识别编号(如无纳税人的识别编号)。税务编号是税务管辖区向个人或实体分配独有的字母与数字组合，用于识别个人或实体的身份，以便实施该税务管辖区的税务法律。有关可接受的税务编号的更多详细信息刊载于经济合作与发展组织的自动交换资料网站：<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

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 – 某些税务管辖区不发出税务编号。但是，这些税务管辖区通常使用具有等同识别功能的其他完整号码(「具有等同功能的识别号码」)。此类号码的例子包括：

- (a) (for individuals) a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.
(a) 就个人而言，社会安全号码/保险号码、公民/个人身份/服务代码/号码，以及居民登记号码。
- (b) (for Entities) a Business/company registration code/number.
(b) 就实体而言，商业/公司登记代码/号码。

To: Bank of China (Malaysia) Berhad
致: 马来西亚中国银行

Self-Certification Form (Individual) 自我证明表格 (个人)

Important Notes: 重要提示:

1. This is a self-certification form provided by an account holder to Bank of China (Malaysia) Berhad (“the Bank”) for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the Bank to the Inland Revenue Board of Malaysia for transfer to the tax authority of another jurisdiction. 这是由账户持有人向马来西亚中国银行(「银行」)提供的自我证明表格, 以作自动交换财务账户数据用途。银行可把收集所得的资料交给税务局, 税务局会将资料转交到另一税务管辖区的税务当局。
2. An account holder should report all changes in his/ her tax residency status to the Bank. 如账户持有人的税务居民身份有所改变, 应尽快将所有变更通知银行。
3. All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s)*. Information in fields/parts marked with an asterisk (*) are required to be reported by the reporting financial institution “the Bank” to the Inland Revenue Board of Malaysia. 除不适用或特别注明外, 必须填写这份表格所有部份。如这份表格上的空位不够应用, 可另纸填写。在栏/部标有星号(*)的项目为申报财务机构「银行」须向税务局申报的资料。

Part 1 Identification of Individual Account Holder (For joint or multiple account holders, complete a separate form for each individual account holder.)

第一部 个人账户持有人的身份识别资料 (对于联名账户或多人联名账户, 每名个人账户持有人须分别填写一份表格)

Name/英文姓名*: _____

Account Number (Please fill in any existing account number of our bank.): _____
账户号码 (请填写本银行的任何一个现存账户号码):

Identity Document Type: MyKad Passport/Travel Document Other (Please specify) _____
身份证明文件种类: 马来西亚身份证件 护照/旅行证 其他 (请列明)

Identity Document Number:
身份证明文件号码: _____

Date of Birth /出生日期*: _____

Place of Birth (Not compulsory): Town / City of Birth _____ Province/ State of Birth _____ Country of Birth _____
出生地 (可不填写): 出生城市 出生省份/州 出生国家

Current Residential Address 现居地址*: _____
Country 国家* (_____)

Correspondence Address 通讯地址: _____
Country 国家 (_____)

Part 2 Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent (“TIN”)*

第二部 居留司法管辖区及税务编号或具有同等功能的识别编号(以下简称「税务编号」)*

Complete the following table indicating (a) the jurisdiction of residence (including Malaysia) where the account holder is a resident for tax purposes and (b) the account holder’s TIN for each jurisdiction indicated. Indicate all (not restricted to four) jurisdictions of residence.

提供以下资料, 列明(a)账户持有人的居留司法管辖区, 亦即账户持有人的税务管辖区(马来西亚包括在内)及(b)该居留司法管辖区发给账户持有人的税务编号。列出所有(不限于4个)居留司法管辖区。

If the account holder is a tax resident of Malaysia, the TIN is the “Nombor Cukai Pendapatan” or Income Tax Number.
如账户持有人是马来西亚税务居民, 税务编号是税务局发出的“Nombor Cukai Pendapatan”。

If a TIN is unavailable, provide the appropriate reason A, B or C:

Reason A – The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.

Reason B – The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.

Reason C – TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

如没有提供税务编号，请填写合适的理由：

理由 A - 账户持有人的居留司法管辖区并没有向其居民发出税务编号。

理由 B - 账户持有人不能取得税务编号。如选取这一理由，解释账户持有人不能取得税务编号的原因。

理由 C - 账户持有人毋须提供税务编号。居留司法管辖区的主管机关不需要账户持有人披露税务编号。

Jurisdiction of Residence 居留司法管辖区	TIN 税务编号	Tick Reason A, B or C if no TIN is available 如没有提供税务编号，勾选理由 A、B 或 C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如选取理由 B，必须解释账户持有人不能取得税务编号的原因
(1)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
(2)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
(3)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
(4)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	

Remark 备注: _____

Part 3 Declarations and Signature

第三部 声明及签署

I acknowledge and agree that (a) the information contained in this form is collected and may be kept by the financial institution for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the Bank to the Inland Revenue Board of Malaysia and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Income Tax (Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information) Order 2016.

本人知悉及同意，银行可根据《2016 内陆税收(自动交换财务账户资料)条例》有关交换财务账户资料的法律条文，(a) 收集本表格所载数据并备存作自动交换财务账户资料用途及 (b) 将该等资料和关于账户持有人及任何须申报账户的资料向马来西亚税务局申报，从而把资料转交到账户持有人的居留司法管辖区的税务当局。

I certify that I am the account holder of all the account(s) to which this form relates.

本人证明，就与本表格所有相关的账户，本人是账户持有人。

I undertake to advise the Bank 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 the Bank with a suitably updated self-certification form within 30 days of such change in circumstances.

本人承诺，如情况有所改变，以致影响本表格第 1 部所述的个人的税务居民身份，或引致本表格所载的资料不正确，本人会通知银行，并会在情况发生改变后 30 日内，向银行提交一份已适当更新的自我证明表格。

I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.

本人声明就本人所知所信，本表格内所填报的所有资料和声明均属真实、正确和完备。

WARNING: It is an offence under section 113A of the Income Tax Act 1967 if any person, in making a self-certification, gives or makes an incorrect information return on behalf of himself or another person A person who commits the offence is liable on conviction to a fine of not less than twenty thousand (RM20, 000-00) and not more than one hundred thousand (RM100, 000-00) or to imprisonment for a term not exceeding six (6) months or to both.

提示：根据《1967 年税务条例》第 113A 条，如任何人在作出自我证明时，在明知一项陈述在要项上属虚假或不正确，或罔顾一项陈述是否在要项上属虚假或不正确下，作出该项陈述，即属犯罪。一经定罪，可罚款马币不少于 2 万及不超过 10 万或监禁不超过 6 个月或两者兼施。

Signature 签署: _____

(Please sign in the same form as your specimen furnished for the Bank's records.)

(请以留存行的印鉴式样签)

Date 日期: _____

For Bank Use only	
CIF No:	
Date received	
Attended by	
Checked by	
Remarks	