



**HSBC Bank (Singapore) Limited**

**Common Reporting Standard (CRS) Individual Self-Certification Form**

*Please read these instructions before completing this form*

**Why are we asking you to complete this form?**

To help protect the integrity of tax systems, governments around the world have introduced the Common Reporting Standard ("the CRS"). This is an internationally agreed standard for Automatic Exchange of Information on financial account information endorsed by the Organisation for Economic Co-operation and Development ("OECD").

Under the CRS, we are required to determine where you are tax resident. If you are tax resident outside Singapore, we will need to provide your jurisdiction(s) of tax residence, along with information relating to your account(s) to the Inland Revenue Authority of Singapore ("IRAS"). IRAS may share this information with tax authorities of other participating jurisdictions.

Completing this form will ensure that we hold accurate and up to date information about your tax residency.

If your circumstances change and any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated Self-Certification Form.

**Who should complete the CRS Individual Self-Certification Form?**

- Personal banking customers
- Each individual Account Holder for joint accounts

If you are completing this form on behalf of someone else, please ensure that you let them know that you have done so and tell us in what capacity you are signing in Part 3. For example, you might be completing this form as a custodian or nominee of an account, under a Power of Attorney or as a legal guardian on behalf of an account holder who is a minor.

**Where to find further information**

Please visit <http://www.crs.hsbc.com/en/rbwm/singapore> or contact your Relationship Manager or call our customer service hotline on 1800-HSBC NOW (4722 669) or (65) 64722 669 from overseas.

For more information, you may visit the OECD website on the Automatic Exchange of Information under the CRS at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> or the IRAS' website at <https://www.iras.gov.sg/irashome/crs/>.

If you have any questions on how to determine your jurisdiction(s) of tax residence or Taxpayer Identification Number, please refer to the OECD website or speak to a professional tax adviser

You can find a list of definitions in the Definitions page.

## Definitions

**Note:** These are selected definitions 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 which can be found at the following link OECD automatic exchange of information portal (<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>)

If you have any questions then please contact your tax adviser or domestic tax authority.

**“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.

**“Controlling Person”** 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 of the Financial Action Task Force Recommendations (as adopted in February 2012). **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.**

**“Entity”** The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. **“Financial Account”** 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.

**“Participating Jurisdiction”** A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard.

**“Reportable Account”** 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

**“Reportable Jurisdiction”** A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

**“Reportable Person”** 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.

**“TIN” (including “functional equivalent”)** 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 link.

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.

**Common Reporting Standard (CRS)  
Individual Self-Certification Form**
**CRS-I**

Please complete Parts 1 - 4, in BLOCK CAPITALS. Fields/Sections marked with \* are mandatory.  
If you are completing this form on behalf of someone else, enter their details in Parts 1 – 3.

**Part 1- Identification of Individual Account Holder**
**A. \*Personal Particulars**

Last Name/Surname

First/Given Name

Date of Birth

NRIC/Passport No

**B. \*Current Residential Address**

House/Apt/Suite Name, Number, Street

Town/City

Province/County/State

Country/Jurisdiction  Postal Code

 The residential address above is also my mailing address

**C. Mailing Address (only complete if different from the address provided in Section B above.)**

House/Apt/Suite Name, Number, Street

Town/City

Province/County/State

Country/Jurisdiction  Postal Code

If your passport number and/or address(es) are different from the Bank's record, please complete a Personal Particulars Update Form available at [www.hsb.com.sg](http://www.hsb.com.sg).

**\*Part 2 – Jurisdiction of Residence for Tax Purposes and Taxpayer Identification Number**

Please complete the following table indicating where you are tax resident and your Taxpayer Identification Number or functional equivalent ("TIN") for each jurisdiction indicated.

If a TIN is **unavailable** please provide the appropriate reason **A**, **B** or **C** where indicated below:

**Reason A** The jurisdiction where I am liable to pay tax does not issue TINs to its residents

**Reason B** I am otherwise unable to obtain a TIN or equivalent number  
(Please indicate an explanation below why you are unable to obtain a TIN if you have selected this reason)

**Reason C** The laws of my jurisdiction of tax residence do not require me to provide a TIN.

	Jurisdiction of Tax Residence	TIN	If no TIN available enter Reason A, B or C
1			<i>Explanation for Reason B</i>
2			<i>Explanation for Reason B</i>
3			<i>Explanation for Reason B</i>
4			<i>Explanation for Reason B</i>
5			<i>Explanation for Reason B</i>

 Please confirm here by placing a '✓' in this box that you have included ALL of the jurisdictions in which you are tax resident.


**Part 3- Reason For Difference in Addresses and Jurisdiction(s) of Residence for Tax Purpose**

If the addresses in Part 1 are different from the jurisdiction(s) where you are tax resident in Part 2, you need to tell us why.

**A. The country/jurisdiction of your current residence (Part 1.B) is different from the Jurisdiction(s) of Tax Residence (Part 2).**

Please place a '✓' against one of the following options:

- 1. I am a student studying in the country/jurisdiction in Part 1.B and have not lived there long enough to become tax resident.
- 2. I am working in the country/jurisdiction in Part 1.B and have not lived there long enough to become tax resident.
- 3. I am a diplomat or a member of the armed forces posted to the country/jurisdiction in Part 1.B.
- 4. I have recently moved to Singapore and I am not yet a tax resident. I am still tax resident in the jurisdiction(s) in Part 2.
- 5. None of the above- please provide details in the space below.

**B. Your country/jurisdiction of your mailing address (Part 1.C) is different from the Jurisdiction(s) of Tax Residence (Part 2).**

Please place an '✓' against one of the following options:

- 1. The mailing address is the address of my adviser/ accountant/ lawyer.
- 2. The mailing address is my relative's address.
- 3. The mailing address is my work or employer's address.
- 4. The mailing address is my holiday home.
- 5. None of the above- please provide details in the space below.

**Part 4- Declarations and Signature**

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with HSBC, setting out how HSBC may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the jurisdiction in which this/these account(s) is/are maintained and exchanged with tax authorities of another jurisdiction or jurisdictions in which the Account Holder may be tax resident, pursuant to intergovernmental agreements to exchange financial account information.

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

For person(s) providing information and signing on behalf of the account holder:

I certify that where I have provided information regarding any other person that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC and that such information may be provided to the tax authorities of the jurisdiction in which the account(s) is/are maintained and exchanged with tax authorities of another jurisdiction or jurisdictions in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

**I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**

I undertake to advise HSBC within **30 days** 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 HSBC with a suitably updated Self-Certification Form within **90 days** of such change in circumstances.

\*Signature

\*Print Name

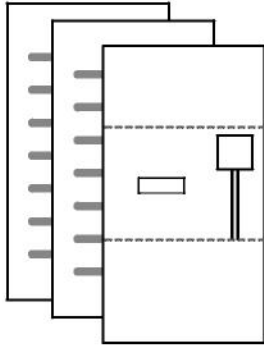
\*Date

Note: If you are not the Account Holder, please indicate the capacity in which you are signing this form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

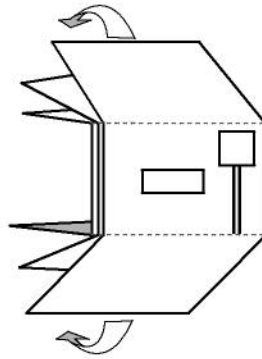
Capacity

**For Bank Use Only**  
Customer no.

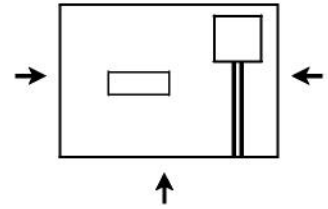
### How to use the Business Reply Envelope (BRE)



**a.** Fold along dotted lines.



**b.** Insert documents into business reply folder, folding inwards.



**c.** Seal along edges of folder with clear tape (do not staple). Drop sealed folder into post box.

fold here

POSTAGE  
WILL BE PAID  
BY ADDRESSEE  
FOR POSTING IN  
SINGAPORE

**BUSINESS REPLY SERVICE  
PERMIT NO. 01259**



**HSBC Bank (Singapore) Limited**

Service Delivery – CRS  
Privy Box No. 920171  
Singapore 929292

fold here

**Please note:**

- Have you signed the form?

Seal here with clear tape