

**Account Opening and Linkage of Maybank account(s)  
for Multi-Currency e-Pay (MCEP)**  
*(Exclusively for Maybank Kim Eng Securities Pte Ltd's Customers only)*

Please submit the completed form, together with the supporting documents (where applicable)\*, to:

**Customer Service  
Maybank Kim Eng Securities Pte Ltd  
9 Temasek Boulevard  
#12-00 Suntec Tower Two  
Singapore 038989**

**SUPPORTING DOCUMENTS**

\*If you are applying for new Maybank Account(s) for Multi-Currency e-Pay, please submit the following documents with this application (where appropriate):

**For Singapore Citizen / Permanent Resident**

- NRIC (Front & Back)
- Proof of Mailing Address, such as an original utility bill, bank statement showing your residential address in Singapore (to provide if the current mailing address differs from NRIC)

**For Foreigner**

- Passport
- Employment Pass / Work Permit
- Proof of Mailing Address, such as an original utility bill, bank statement showing your residential address in Singapore

**Important**

All Multi-Currency e-Pay applications are subject to approval. The application process will take approximately 5 to 12 working days.

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**Sections to complete**

*(Please select one only)*

- Link my existing Maybank account(s) for the purpose of MCEP
- Open and link new Maybank account(s) for the purpose of MCEP
- Both of the above

**Complete Section**

A + B + D  
A + C + D  
A + B + C + D

**Section A****YES! Please enable MCEP for my Maybank Kim Eng Trading Account**

Maybank Kim Eng Trading Account Number

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Applicant's Name as in NRIC/Passport

 Mr  Ms  Mrs  Mdm  Dr

NRIC/Passport Number

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**Section B****YES! Please link my existing Maybank account(s) for the purpose of MCEP****Primary Maybank Account**

I/We hereby declare that I/we have read, understood and agree to abide by the Terms and Conditions Governing Multi-Currency e-Pay. By signing in this section of the form, I/we, the account holder(s) of the Maybank account(s) below, agree and consent to the linkage of my/our account(s) as the primary account(s) for the purpose of the Multi-Currency e-Pay. I/We authorise the Bank to honour all payment instructions it receives from Maybank Kim Eng Securities Pte Ltd in relation to the Multi-Currency e-Pay and to debit or credit my/our account(s) accordingly. I/We hereby agree to the collection, use and disclosure of my/our personal data for the purpose of processing this application form and for the provision of the Multi-Currency e-Pay to the Applicant, including but not limited to the disclosure of my/our personal data to Maybank Kim Eng Securities Pte Ltd. I/We hereby agree to indemnify the Bank from and against all claims, demands, actions, proceedings, loss, expenses, costs and all other liabilities of whatsoever nature which the Bank may incur resulting directly or indirectly from the Bank acting upon the authorisation given herein.

SGD Account Number

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USD Account Number

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HKD Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature(s) as in Bank's record

Signature(s) as in Bank's record

Signature(s) as in Bank's record

**Secondary Maybank Account****It is not mandatory to link a secondary settlement account(s) for MCEP.**

I/We hereby declare that I/we have read, understood and agree to abide by the Terms and Conditions Governing the Multi-Currency e-Pay. By signing in this section of the form, I/we, the account holder(s) of the Maybank account(s) below, agree and consent to the linkage of my/our account(s) as the secondary account(s) for the purpose of the Multi-Currency e-Pay. I/We hereby authorise the Bank to honour all payment instructions it receives from Maybank Kim Eng Securities Pte Ltd in relation to the Multi-Currency e-Pay and to debit or credit my/our account(s) accordingly. I/We understand that where payment from the primary account(s) is unsuccessful, the secondary account(s) will be used as a settlement account for the purpose of Multi-Currency e-Pay. I/We hereby agree to the collection, use and disclosure of my/our personal data for the purpose of processing this application form and for the provision of the Multi-Currency e-Pay service to the Applicant, including but not limited to the disclosure of my/our personal data to Maybank Kim Eng Securities Pte Ltd. I/We hereby agree to indemnify the Bank from and against all claims, demands, actions, proceedings, loss, expenses, costs and all other liabilities of whatsoever nature which the Bank may incur resulting directly or indirectly from the Bank acting upon the authorisation given herein.

SGD Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

USD Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

HKD Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature(s) as in Bank's record

Signature(s) as in Bank's record

Signature(s) as in Bank's record

## Section C

**YES! Please open and link my new Maybank account(s) for the purpose of MCEP**

### Important

1. Documents Required

For Singapore Citizen/PR: Copy of your NRIC (front and back) and Proof of Mailing Address (to provide if the current mailing address differs from NRIC).

for foreigners: Copy of Employment Pass / Work Permit, Passport and your Proof of Mailing Address; for example Original Singapore Phone Bill/Bank Statement showing residential address.

2. Processing Time

All account opening applications are subject to approval. Please allow 5 to 12 working days for processing.

3. Primary Account

Any newly-opened Maybank account(s) will be designated as the Primary Account(s) for the purpose of MCEP and will supersede all prior instruction(s) given to the Bank and/or Maybank Kim Eng Securities Pte. Ltd.

### Please tick the checkbox (If applicable)

I hereby declare that I am neither a United States (U.S) Citizen nor hold a U.S Permanent Resident Green Card nor am I a U.S resident and agree to the FATCA declaration.\*

\*Reference: FATCA declaration as per General Declaration of the Multi-Currency e-Pay Application Form.

### Selection of account(s) to be opened (Available to Personal Account only)

(Tick at least one)

SGD iSAVvy Savings Account

USD Foreign Currency  
Current Account

HKD Foreign Currency  
Current Account

### Personal details of applicant (All fields in the section below is mandatory)

Date of Birth

D	D	M	M	Y	Y	Y	Y
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Gender

Male  
 Female

Nationality

\_\_\_\_\_

Country of Birth

\_\_\_\_\_

Race

\_\_\_\_\_

Residential Address<sup>1</sup> as in NRIC

\_\_\_\_\_

Postal Code \_\_\_\_\_

Mailing Address<sup>1</sup> (if different from the Residential Address)

\_\_\_\_\_

Postal Code \_\_\_\_\_

<sup>1</sup> The Bank will send all correspondences pertaining to the account(s) to be opened under this application to the registered address or to the mailing address if it is indicated.

### Contact numbers

Mobile<sup>2</sup>

\_\_\_\_\_

Home

\_\_\_\_\_

Office

\_\_\_\_\_

Email Address<sup>2</sup>

\_\_\_\_\_

<sup>2</sup> The mobile number and email address provided will be used for all your banking services, and the updating of all your existing records. Only Singapore-registered mobile number will receive SMS, alerts and notifications on all banking services.

Name of Employer

\_\_\_\_\_

Occupation

\_\_\_\_\_

Designation

\_\_\_\_\_

Self employed

### Other services

- Maybank Online/Mobile Banking<sup>3</sup>
- 2-Factor Authentication via SMS + New Security Token

Yes, please issue a Maybank Platinum Debit Card for my newly-opened SGD account

My preferred name on the Card is

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(Maximum 19 characters inclusive of spaces)

<sup>3</sup> If you are an existing user of Maybank Online Banking/Mobile Banking, please continue to use your current Authentication method. However, for new Online Banking/Mobile Banking user, we will send the New Security Token to you within 7 business days, after your account is approved.

### Consent on Marketing Communications

In addition to emails and direct mailers, please send me such marketing and promotional material(s) via the following mode(s), regardless of my registration with the Do Not Call Registry:

*(please tick)*

- SMS/MMS/Other Phone No. Based Messaging Phone Call
- Phone Call

- a. I further request for and consent to Malayan Banking Berhad (incorporated in Malaysia) UEN S60FC1376L and its related corporations (collectively, the “Bank”), their agents, and their authorised service providers collecting, using, disclosing and/or processing my personal data (including my Singapore telephone numbers which I may provide to Maybank from time to time), and sharing such personal data with Bank’s business partners, marketing partners, the co-brand partner (as may be applicable, depending on the product or service which I have applied for) and their authorised service providers in order to send me marketing and promotional material about products and services as well as advertisements, promotions and events, conduct consumer or market research and identify products and services which may be relevant to me (‘Promotional Purposes’).
- b. I acknowledge that: (a) leaving any of the boxes above blank is not a withdrawal of any consents which I may have previously provided to the Bank in relation to my personal data, (b) my consent for Promotional Purposes (i) does not supersede or replace any other consent previously provided to the Bank and is in addition to any other rights which Bank may have at law to collect, use or disclose my personal data and (ii) shall survive the termination or expiry of any agreement or other relationship between us.


#### Important

1. The information provided above is solely for the purpose of providing the consent for marketing and does not serve as a notification for update of personal particulars.
2. I understand that if I do not wish for the Bank to collect, use or disclose my personal data for such Promotional Purposes, I may withdraw my consent at any time via forms available through the Internet Banking (IB) portal or from the Bank’s branches. I further understand that if I do not wish for third parties (such as the Bank’s business partners or marketing partners) to collect, use or disclose my personal data for such Promotional Purposes, I should contact these third parties directly with my request.

## Section D Mandatory Section

By signing below:

I hereby declare that I have read and understood the General Declarations as per below, the Terms and Conditions Governing the Multi-Currency e-Pay and all other terms and conditions stated in this application form and agree to be bound by them.

<b>Multi-Currency e-Pay Applicant’s Signature</b>	<b>Date:</b>
	
<b>Name as per NRIC/Passport:</b>	<b>NRIC/Passport Number:</b>

**Deposit Insurance Scheme:** Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## General Declarations

- I request the Bank to open the above deposit account(s) and link the said deposit account(s), or my existing deposit account(s) as indicated herein, to my Maybank Kim Eng Trading account stated in this form; I declare that I am the beneficial owner of the deposit account(s) and my Maybank Kim Eng Trading account; I authorise the Bank to honour all payment instructions given by me and I confirm that the signature above shall constitute the official signature of the new Maybank deposit account(s) for the Bank's record and verification purpose; With regard to the Multi-Currency e-Pay I authorise the Bank to honour all payment instructions it receives from Maybank Kim Eng Securities Pte Ltd and to debit my deposit account(s) accordingly; I agree to apply for the service(s) and/or card(s) that I have opted for herein and link the deposit account(s) to it/them; I acknowledge that the application(s) herein are subject to the Bank's approval; I declare that all the information and documents provided by me in relation to the application(s) herein are true and accurate; I confirm that at the time of this application, I am not an undischarged bankrupt and no statutory demand has been served on me nor any legal proceedings commenced against me; I authorise the Bank to verify the information given herein with any party (including without limitation, Maybank Kim Eng Securities Pte Ltd, any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me; I agree to the purposes set out in the Bank's Data Protection Policy (the link to which is provided below) for the collection, use and disclosure of my personal data, including authorising the Bank to disclose or release, any information whatsoever relating to me to: i) any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons; or ii) any other person(s) for the purpose of processing the application(s) herein; or iii) any person or organisation as may be necessary to facilitate the Multi-Currency e-Pay, including without limitation Maybank Kim Eng Securities Pte Ltd;
- I understand that the instructions given in this application form in relation to the Multi-Currency Settlement Service will supersede any prior instructions given by myself to the Bank and/or Maybank Kim Eng Securities Pte Ltd;
- I confirm that I have read and agree to be bound by the prevailing Rules and Regulations governing the deposit account(s), the Terms and Conditions Governing the Multi-Currency e-Pay and the respective service(s) and card linked to the deposit account(s) (as may be amended from time to time), copies of which have been made available to me on the Bank's website.
- Upon the Bank's approval of the issuance of New Security Token, I agree that the Bank may send the New Security Token to me by ordinary mail or such other means at my sole risk to my mailing address as specified herein or to my registered address as specified herein if my mailing address is not specified.
- Upon the Bank's approval of the issuance of the above card (if I have opted for the card), I agree that the Bank may send the card to me by ordinary mail or such other means at my sole risk to my mailing address as specified herein or to my registered address as specified herein if my mailing address is not specified; I acknowledge and agree that the card comes with a NETS FlashPay stored value facility of which Network for Electronic Transfers (Singapore) Pte Ltd ("NETS") is the holder and operator and in this regard, I authorise the Bank to disclose any information relating to me to NETS as may be necessary for usage of the NETS FlashPay stored value facility on the card; I acknowledge and agree that the terms for the use of the NETS FlashPay stored value facility shall be governed by NETS' Terms and Conditions Governing the Use of NETS FlashPay which is available for viewing at [www.nets.com.sg/netsflashpay](http://www.nets.com.sg/netsflashpay) or such website as NETS may designate from time to time.

By providing the information in this application form (and any other information that I may provide to the Bank from time to time in connection with the Bank's products and services):

- (i) I agree and consent to Malayan Banking Berhad (incorporated in Malaysia) UEN S60FC1376L and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process my application(s), provide me with the products or services which I am applying for, as well as the purposes set out in Maybank, Singapore branch's Data Protection Policy, which is accessible at [www.maybank2u.com.sg](http://www.maybank2u.com.sg) or which may be provided to me upon request. I confirm I have read and understood the Data Protection Policy;
- (ii) If I should withdraw my consent to the processing or handling of my personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide me with the products and/or services applied for, Maybank shall be entitled to treat my account and/or card as having been terminated by me without prejudice to any rights and remedies which it may have at law against me.

### Foreign Account Tax Compliance Act ("FATCA")

1. I represent and declare that the information provided above is true, accurate and complete. I understand the term "U.S. person" means any citizen or resident of the United States.
2. I hereby consent to Malayan Banking Berhad (incorporated in Malaysia) UEN S60FC1376L or any of its affiliates, including branches (collectively "the Bank") disclosing any information relating to me including details of my account, investments or transactions to any government, tax and regulatory agency or authority or any party (located in or outside Singapore) for the purpose of enabling the Bank to comply with any legal, tax or regulatory obligation under any applicable laws (including the Foreign Account Tax Compliance Act ("FATCA") or any similar law in any jurisdiction
3. I hereby authorise the Bank to deduct or withhold from my account(s) maintained with the Bank such amounts or otherwise make any payment on account of any tax or levy in any jurisdiction where the Bank is required to do so by any government agency, revenue authority or any party in any jurisdiction and/or under any applicable law (including FATCA).
4. I undertake to notify the Bank in writing within 30 calendar days if there is a change in any information which I have provided to the Bank.
5. I agree to indemnify the Bank, to the extent permitted by law, for any loss or liability that may be incurred by the Bank in connection with any breach by me of any obligations herein and/or the Bank's compliance with FATCA or any tax or regulatory

obligations under any applicable law.

6. I acknowledge and agree that I may incur liabilities arising from or in connection with the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable laws and I agree that the Bank shall not be liable for that loss.
7. I agree to provide the Bank with any information that the Bank may require from time to time to comply with FATCA or any tax or regulatory obligations under any applicable law.
8. I agree that the approval of this application is subject to the Bank's discretion and that the Bank reserves the right to decline the application without giving any reason.

## Terms and Conditions Governing the Multi-Currency e-Pay

By applying for the Multi-Currency e-Pay, I agree to be bound by the below terms and conditions.

1. The Multi-Currency e-Pay is available to customers who hold a deposit account with Malayan Banking Berhad (incorporated in Malaysia) UEN S60FC1376L, Singapore branch ("Bank") and a trading account with Maybank Kim Eng Securities Pte Ltd ("Maybank Kim Eng").
2. By applying for the Multi-Currency e-Pay the customer authorises the Bank to honour all payment instructions the Bank receives from Maybank Kim Eng and to debit the customer's deposit account(s) which is linked to the Multi-Currency e-Pay accordingly ("Transaction").
3. The Bank reserves the right to set a value limit on the Transactions made through the Multi-Currency e-Pay. Customers will receive prior notification of the Transaction value limit.
4. All accounts used in connection with the Multi-Currency e-Pay must be in good standing (as determined by the Bank) and remain valid for the Transaction to be debited successfully. The Bank has the right to approve or decline a Transaction at its discretion.
5. Customers have the option of linking two deposit accounts held with the Bank to the Multi-Currency e-Pay: a primary account and a secondary account, as indicated in the Multi-Currency e-Pay application form. A Transaction will first be debited from the customer's primary account. In the event that there are insufficient funds in the primary account the full Transaction amount will be debited from the secondary account. Where the customer has not indicated a secondary account and there are insufficient funds in the primary account the Transaction will be rejected. In the event a primary account is closed for whatever reason, the Bank will proceed to debit the secondary account provided that it is in the same currency as the primary account. In the event that there are insufficient funds in both the primary account and the secondary account the Transaction will be rejected.
6. The currency of the Transaction will determine which account the Transaction will be debited from or credited to; for example a Transaction in USD, will be debited from the Maybank USD account linked to the Multi-Currency e-Pay.
7. The Bank is not obliged to effect payment if Maybank Kim Eng does not request payment in the manner required by the Bank, or if the customer's deposit account(s) has insufficient funds to meet it or to meet payment of all charges, fees or other sums payable by the customer to the Bank or the Bank's agents.
8. A fee, as may be determined by the Bank from time to time may be charged for unsuccessful and successful debit instructions. The Bank may permit a debit at its discretion even if this results in an overdraft on your account, and impose charges accordingly.
9. The Bank reserves the right to reverse any debit or credit amount from a customer's account without notification or liability to any party.
10. On the date of effecting payment, the Bank reserves the right to determine the priority of this payment instruction against any cheque presented or any other existing arrangements made with the Bank.
11. Should a customer close a deposit account or wish to terminate the Multi-Currency e-Pay, the customer should notify the Bank and Maybank Kim Eng accordingly and make alternative payment arrangements.
12. For payments unsuccessfully debited from a customer's account, the customer remains responsible for making payment to Maybank Kim Eng by other means and/or makes alternative payment arrangements.
13. The Bank shall not be liable for any loss or damage due to any failure to accept or act on, or for errors or delays or defaults of any kind either direct or indirect in accepting, or acting on, any instructions given by a customer, Maybank Kim Eng or any person to debit or credit any amount in connection with or pursuant to the Multi-Currency e-Pay arrangement or in respect of any claims made against a customer by any person in relation thereto.
14. The Bank may at its discretion and at any time add to, alter, vary or modify all or any of the above terms and conditions by giving thirty days written notice.
15. These Terms and Conditions should be read in conjunction with the Rules and Regulations governing the deposit account to which the Multi-Currency e-Pay is linked.

**For Internal Use Only**

**Maybank Kim Eng Securities Pte Ltd**

Date received	Verified by	Deliver to	Remarks
		<input type="checkbox"/> PSC- Kovan <input type="checkbox"/> PSC- MT (Sec C)	
DD/MM/YYYY	Name, Designation & Signature		

**PSC- Kovan**

To MKE Securities Pte Ltd

This Application is hereby REJECTED for the following reason(s): **(please tick)**

- |  |   |
|--|---|
| <input type="checkbox"/> Signature/thumbprint <sup>#</sup> differs from Bank's records<br><input type="checkbox"/> Signature/thumbprint <sup>#</sup> incomplete/unclear <sup>#</sup><br><input type="checkbox"/> Account operated by signature/thumbprint <sup>#</sup><br><input type="checkbox"/> Account number is closed<br><input type="checkbox"/> Primary and Secondary account is incorrect | <input type="checkbox"/> Invalid account number indicated<br><input type="checkbox"/> Signature/thumbprint <sup>#</sup> incomplete/unclear <sup>#</sup><br><input type="checkbox"/> Account name mismatches the one in the form (for existing MCEP)<br><input type="checkbox"/> Trading account in system mismatches the one in the form (for existing MCEP)<br><input type="checkbox"/> Others |
|--|---|

#Delete where appropriate

Date received	Verified by
(DD/MM/YYYY)	Name and Signature

**PSC- MT**

To MKE Securities Pte Ltd

This Application is hereby REJECTED for the following reason(s): **(please tick)**

- |  |   |
|--|---|
| <input type="checkbox"/> Signature/thumbprint <sup>#</sup> differs from Bank's records<br><input type="checkbox"/> Signature/thumbprint <sup>#</sup> incomplete/unclear <sup>#</sup><br><input type="checkbox"/> Account operated by signature/thumbprint <sup>#</sup><br><input type="checkbox"/> Account number is closed<br><input type="checkbox"/> Primary and Secondary account is incorrect<br><input type="checkbox"/> Incomplete / No supporting document | <input type="checkbox"/> Invalid account number indicated<br><input type="checkbox"/> Signature/thumbprint <sup>#</sup> incomplete/unclear <sup>#</sup><br><input type="checkbox"/> Account name mismatches the one in the form (for existing MCEP)<br><input type="checkbox"/> Trading account in system mismatches the one in the form (for existing MCEP)<br><input type="checkbox"/> Others |
|--|---|

#Delete where appropriate

**For Newly -opened accounts:**

CIF No. Main Applicant		SGD Account Number	
USD Account Number		HKD Account Number	

Date Received	Verified by
(DD/MM/YYYY)	Name and Signature

Please complete Parts 1-4 in BLOCK LETTERS

Please read these instructions before completing the form. Kindly consult your tax, legal and/or other professional advisers if you have questions on or in relation to Foreign Account Tax Compliance Act ("FATCA") or Common Reporting Standard ("CRS").

**Part 1 - Identification of Account Holder**

<b>A. Name of Legal Entity or Branch</b>	
<b>B. Business Registration Number</b>	<b>C. Country of Incorporation or Organisation</b>
<b>C. Current Residence Address</b>	<b>D. Mailing Address (Complete only if different from C)</b>
Address Line 1:	Address Line 1:
Address Line 2:	Address Line 2:
City/Town	City/Town
Province/State/County:	Province/State/County:
Postal Code/ZIP Code:	Postal Code/ZIP Code:
Country:	Country:

**Part 2 - Country of Residence for Tax Purposes and related TIN or functional equivalent**

Please complete the Tax Status table indicating (i) where the Account Holder is resident for tax purposes and (ii) the Account Holder's Tax Identification Number (TIN) for each country indicated.

If the Account Holder is not a Resident for tax purposes in any jurisdiction because, for example, it is fiscally transparent, please indicate that on line 1 and provide its place of effective management or country in which its principal office is located.

If the Account Holder is Resident for tax purposes in more than three countries please use a separate sheet.

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

**Reason A:** The country where the Account Holder is liable to pay tax does not issue TINs to its residents

**Reason 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 below table if you have selected this reason)

**Reason C:** No TIN is required. (Note: Only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed.)

**Tax Status**



Country of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		
3		
Please explain in the following boxes why you are unable to obtain a TIN if you selected <u>Reason B</u> above		
1		
2		
3		

**Part 3 - CRS Status**

Please provide the Account Holder's status by ticking on of the following boxes and provide the GIIN (if applicable)

Financial Institution								
1a <input type="checkbox"/>	<b>Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution</b> (Complete the 'Controlling Person of Entity' section below if ticking this box)							
1b <input type="checkbox"/>	<b>Other Financial Institution</b>							
<b>Global Intermediary Identification Number</b> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 25%;">[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]</td> <td style="width: 5%;">.</td> <td style="width: 25%;">[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]</td> <td style="width: 5%;">.</td> <td style="width: 10%;">[ ] [ ]</td> <td style="width: 5%;">.</td> <td style="width: 25%;">[ ] [ ] [ ] [ ] [ ] [ ]</td> </tr> </table>		[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	.	[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]	.	[ ] [ ]	.	[ ] [ ] [ ] [ ] [ ] [ ]
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Active Non-Financial Entity (NFE)	CRS Status
1c <input type="checkbox"/> <b>Publicly Traded Corporation:</b> <input type="checkbox"/> The Account Holder is a corporation, the stock of which is regularly trade on _____, which is an established securities market. <input type="checkbox"/> The Account Holder is a Related Entity of _____, a corporation, the stock of which is regularly traded on _____, which is an established securities market.	A corporation that is publicly traded or an affiliate of a publicly traded corporation
1d <input type="checkbox"/> <b>Government Entity or Central Bank</b>	A Government Entity or Central Bank
1e <input type="checkbox"/> <b>International Organisation</b>	An International Organisation

1f <input type="checkbox"/>	<p><b>Active Business</b>                      NFE where less than 50% of such NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income.</p>	Active NFE (other than Entity 1c to 1e)
1g <input type="checkbox"/>	<p><b>Holding company that is a member of a non-financial group</b>                      Substantially all the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engages in trades or businesses other than the business of a Financial institution, except where the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.</p>	
1h <input type="checkbox"/>	<p><b>Start-up company</b>                      The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE.</p>	
1i <input type="checkbox"/>	<p><b>Liquidating company or company emerging from bankruptcy</b>                      The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence</p>	
1j <input type="checkbox"/>	<p><b>Financial company of a non-financial group</b>                      The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in business other than that of a Financial Institution.</p>	
1k <input type="checkbox"/>	<p><b>Charity or non-profit organization</b>                      NFE that meets all the following requirements:</p> <ul style="list-style-type: none"> <li>i) It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;</li> <li>ii) It is exempt from income tax in its jurisdiction of residence;</li> <li>iii) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>iv) The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing their fair market value of property which the NFE has purchased; and</li> <li>v) The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat the government of the NFE's jurisdiction or any political subdivision.</li> </ul>	

Passive NFE		CRS Status
1l <input type="checkbox"/>	<b>Passive NFE</b> A NFE that is not an Active NFE (Complete the 'Controlling Person of Entity' section below if ticking this box)	Passive NFE (Not including Entity 1a)

**Controlling Person of Entity (Please complete if you ticked 1a or 1l above)**

2a. Indicate the name of any Controlling Person(s) of the Account Holder:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2b. Complete "CRS Controlling Person Self-Certification Form - Annex" for **each** Controlling Person.

Note: If there are no natural person(s) who exercise control of the Account Holder then the Controlling Person will be the natural person(s) who hold the position of senior managing official.

**Part 4 - FATCA Status**

**I. ARE YOU INCORPORATED, ESTABLISHED, CONSTITUTED OR ORGANISED IN THE UNITED STATES OF AMERICA?**

Yes. Please complete and submit US IRS Form W9 instead.

No. Please proceed to Question II.

**II. WHICH OF THE FOLLOWING BEST DESCRIBE YOUR ENTITY STATUS?**

Select only <u>one</u> of the following (A to K)		CRS Status
You are a <b>financial institution</b> , and you are		
A <input type="checkbox"/>	▪ A participating Foreign Financial Institution or Registered deemed-compliant Foreign Financial Institution, and ▪ Your Global Intermediary Identification Number ("GIIN") is  <div style="text-align: center;"> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> </div>	Participating FFI
B <input type="checkbox"/>	▪ A Non-Participating Foreign Financial Institution	Non-Participating FFI

C <input type="checkbox"/>	<ul style="list-style-type: none"> <li>▪ Other types of Foreign Financial Institutions</li> <li>▪ Please complete and submit <u>US IRS Form W-8BEN-E</u>.</li> </ul>	Refer to W-8BEN-E.
You are <b>not</b> a financial institution <sup>1</sup> , and you are		
D <input type="checkbox"/>	<b>A Public Sector Entity, such as:</b> <ul style="list-style-type: none"> <li>▪ Central Banks</li> <li>▪ Government Agencies</li> <li>▪ Statutory Boards</li> <li>▪ Entities owned by Statutory Boards</li> <li>▪ Foreign Embassies or Trade Representative Offices</li> <li>▪ International Organisations</li> </ul>	Entity wholly-owned by Exempt Beneficial Owners
E <input type="checkbox"/>	<b>A Publicly Listed Company and its Related Entity<sup>2</sup>, and</b> <ul style="list-style-type: none"> <li>▪ Your stock is regularly traded on one of the more established securities markets<sup>3</sup>, or</li> <li>▪ You are an affiliate (in other words, a member) of an entity the stock of which is regularly traded on an established securities market</li> </ul>	Publicly traded NFFE or NFFE affiliate of a publicly traded corporation
F <input type="checkbox"/>	<b>A Treasury Centre of Corporate Groups, and</b> <ul style="list-style-type: none"> <li>▪ You engage in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and</li> <li>▪ The group of such Related Entities is primarily engaged in a business other than that of a Financial Institution, and</li> <li>▪ You do not provide financing or hedging services to any entity that is not a Related Entity.</li> </ul>	Excepted Nonfinancial Group Entity
G <input type="checkbox"/>	<b>A Non-Profit Organisation, and</b> Fulfills all the following conditions: <ul style="list-style-type: none"> <li>▪ You are established and maintained exclusively for religious, charitable, scientific, artistic, cultural or educational purposes;</li> <li>▪ You are exempt from income tax in its jurisdiction of residence;</li> <li>▪ You have no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>▪ Neither your formation documents nor the local law permits the distribution of any income or assets to or for the benefit of a private person or non-charity entity except for payment as reasonable compensation for services or distribution in accordance with the charity's charitable activities; and</li> <li>▪ Your formation documents or the local law require all of the charity's assets to be distributed to a government entity or other non-profit organisation upon the charity's liquidation or dissolution.</li> </ul>	Non-Profit Organisation
H <input type="checkbox"/>	<b>A Start-up Company, and</b> <ul style="list-style-type: none"> <li>▪ The date of your incorporation is not more than 24 months prior to the date of this Self-Certification Form;</li> <li>▪ You are not yet operating business and have no prior operating history,</li> <li>▪ You are investing capital in assets with the intent to operate a new line of business other than that of a financial institution; and</li> <li>▪ You do not function as an investment fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in these companies as capital assets for investment purposes.</li> </ul>	Excepted Nonfinancial Start-up Company
I <input type="checkbox"/>	<b>An Active Business, and</b> <ul style="list-style-type: none"> <li>▪ <b>Less than 50%</b> of your gross income (for the preceeding calendar year) are from passive income<sup>4</sup>, and</li> <li>▪ <b>Less than 50%</b> of the assets held by you produce or are held to produce passive income<sup>4</sup> (calculated as a weighted average of the percentage of passive assets measured quarterly).</li> </ul>	Active NFFE

<p>J <input type="checkbox"/></p>	<p><b>A Passive Entity, and</b></p> <ul style="list-style-type: none"> <li>▪ You derive more than 50% of your gross income (for the preceeding calendar year) from passive income<sup>4</sup>, and             <ul style="list-style-type: none"> <li><input type="checkbox"/> You do not have substantial US Owners who own at least 25% of your entity</li> <li><input type="checkbox"/> You have substantial US Owners who own at least 25% of your entity (Please complete below)</li> </ul> </li> </ul> <table border="1" data-bbox="302 365 1166 751"> <thead> <tr> <th data-bbox="302 365 620 415">Name</th> <th data-bbox="620 365 980 415">Address</th> <th data-bbox="980 365 1166 415">US Tax ID (SSN/EIN)</th> </tr> </thead> <tbody> <tr> <td data-bbox="302 415 620 527"></td> <td data-bbox="620 415 980 527"></td> <td data-bbox="980 415 1166 527"></td> </tr> <tr> <td data-bbox="302 527 620 638"></td> <td data-bbox="620 527 980 638"></td> <td data-bbox="980 527 1166 638"></td> </tr> <tr> <td data-bbox="302 638 620 751"></td> <td data-bbox="620 638 980 751"></td> <td data-bbox="980 638 1166 751"></td> </tr> </tbody> </table>	Name	Address	US Tax ID (SSN/EIN)										<p>Passive NFFE</p>
Name	Address	US Tax ID (SSN/EIN)												
<p>K <input type="checkbox"/></p>	<ul style="list-style-type: none"> <li>▪ You do not belong to any of the above FATCA classifications</li> <li>▪ Please complete and submit the <u>US IRS Form W-8BEN-E</u></li> </ul>	<p>Refer to W-8BEN-E.</p>												

**Part 5 - Declaration and Signature**

By signing below, we hereby:

1. represent, warrant, agree and certify that, as the date of this Self-Certification Form:
  - (a) all information provided and all statements made in this Self-Certification Form are, true, accurate and complete in all aspects;
  - (b) where any of the above certification and/or information is found to be untrue, incomplete and/or inaccurate and/or where Malayan Banking Berhad, Singapore Branch (“Maybank”) did not receive the relevant supporting documentation and/or other evidence, Maybank has the right and absolute discretion to reject our application and not proceed with any of our account opening; and
  - (c) the persons named and signing below are duly authorised to complete and sign this Self-Certification Form for and on behalf of the Entity in respect of all the account(s) to which this form relates, to submit this Self-Certification Form and where necessary, to submit any relevant supporting documentation or evidence to Maybank;
2. consent to Malayan Banking Berhad, Singapore Branch or any of its related entities and affiliates (collectively “the Bank”) disclosing any information contained in this Self-Certification Form and information relating to the Entity including details of any Reportable Account(s), investments or transactions to any government, tax and regulatory agency or authority or any party (located in or outside Singapore) for the purpose of enabling the Bank to comply with any legal, tax or regulatory obligation under any applicable laws (including the Foreign Account Tax Compliance Act (“FATCA”) or any similar law in any jurisdiction) or pursuant to any intergovernmental agreement to exchange financial account information. We confirm that we have read, fully understood and accept the terms relating to the collection, use and disclosure of any personal data as well as acknowledge and agree that we are responsible for ensuring that each individual whose personal data has been provided to Maybank pursuant to the Self-Certification Form hereto and from time to time consents to the collection, use, disclosure and/or processing of his/her personal data by the Bank;
3. authorise the Bank to deduct or withhold from any of the Entity’s account(s) maintained with the Bank such amounts or otherwise make any payment on account of any tax or levy in any jurisdiction where the Bank is required to do so by any government agency, revenue authority or any party in any jurisdiction and/or under any applicable law (including FATCA);
4. acknowledge that the Bank may classify the Entity as a recalcitrant account holder and/or suspend, recall or terminate its account(s) and/or facilities granted to it, in the event we fail to provide accurate and complete information and/or documentation as the Bank may require;

5. undertake to promptly:
  - (a) notify the Bank in writing within 30 calendar days if there is a change in circumstances which affect the tax residency status of the Entity or causes any information we have provided to the Bank or contained herein to become incorrect or incomplete, and to provide the Bank with a duly updated self-certification and declaration;
  - (b) provide to the Bank such other information, documents or other evidence which Maybank may require in connection with such change in any of the information provided above;
6. agree to indemnify the Bank, to the extent permitted by law, for any loss or liability that may be incurred by the Bank in connection with any breach by us of any obligations herein and/or the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable law;
7. acknowledge and agree that we may incur liabilities arising from or in connection with the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable laws and we agree that the Bank shall not be liable for that loss; and
8. agree to provide the Bank with any information that the Bank may require from time to time to comply with FATCA or any tax or regulatory obligations under any applicable law.

Name:  
Designation:  
Date:

Name:  
Designation:  
Date:

Signature:

Signature:

Name:  
Designation:  
Date:

Name:  
Designation:  
Date:

Signature:

Signature:

Note: Please indicate the capacity in which you are signing the form. (For example 'Authorised Officer') If signing under a power of attorney please also attached a certified copy of the power of attorney.

Capacity (in relation to the account holder): \_\_\_\_\_

**CRS Controlling Person Self-Certification Form - Annex**  
 Please complete Parts 1-3 in BLOCK LETTERS.

**Part 1 - Identification of Individual Account Holder**

<b>A. Name of Account Holder</b>	<b>B. Date of Birth (DD/MM/YY)</b>
Title:	
Surname(s):	<b>C. Place of Birth</b>
First or Given Name(s)	Town or City of Birth:
Middle Name(s):	Country of Birth
<b>D. Identification Number</b>	<b>E. Country of Citizenship</b>
<b>F. Current Residence Address</b>	<b>G. Mailing Address (Complete only if different from F)</b>
Address Line 1:	Address Line 1:
Address Line 2:	Address Line 2:
City/Town	City/Town
Province/State/County:	Province/State/County:
Postal Code/ZIP Code:	Postal Code/ZIP Code:
Country:	Country:

**Part 2 - Tax Residence Information**

Please complete the following table indicating

- (i) The country where the Account Holder is resident for tax purposes (including Singapore, where applicable);
- (ii) The Account Holder's Taxpayer Identification Number ("TIN") or functional equivalent for each country indicated.

If you are a US person under US Regulations, please fill in and provide an IRS Form W-9 in addition to this form.

If the Account Holder is a resident for tax purposes in more than three countries, please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason **A**, **B** or **C**.

**Reason A:** The country where the Account Holder is liable to pay tax does not issue TINs to its residents

**Reason B:** The Account Holder is otherwise unable to obtain a TIN (Please explain why Account Holder is unable to obtain a TIN in the below table if you have selected this reason)

**Reason C:** No TIN is required (note: Only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

Country of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		
3		
<b>Please explain in the following boxes why you are unable to obtain a TIN if you selected <u>Reason B</u> above</b>		
1		
2		
3		

### Part 3 - Type of Controlling Person

Please provide the Controlling Person's status by ticking the appropriate box.

Controlling Person of a Legal Person	
<input type="checkbox"/>	Control by ownership
<input type="checkbox"/>	Control by other means
<input type="checkbox"/>	Senior managing official
Controlling Person of a Trust	
<input type="checkbox"/>	Settlor
<input type="checkbox"/>	Trustee
<input type="checkbox"/>	Protector
<input type="checkbox"/>	Beneficiary
<input type="checkbox"/>	Other
Controlling Person of a Legal Arrangement (Non-Trust)	
<input type="checkbox"/>	Settlor-equivalent
<input type="checkbox"/>	Trustee-equivalent
<input type="checkbox"/>	Protector-equivalent
<input type="checkbox"/>	Beneficiary-equivalent
<input type="checkbox"/>	Other-equivalent



**Part 4 - Declaration and Signature**

By signing below, I hereby:

1. certify that I am the Controlling Person (or am authorized to sign for the Controlling Person) of the Entity to which this Self-Certification Form relates;
2. represent and declare that all statements made in this Controlling Person Self-Certification Form and the information provided above are, true, accurate and complete in all aspects. I understand the term "U.S. person" means any citizen or resident of the United States;
3. consent to Malayan Banking Berhad, Singapore Branch or any of its related entities and affiliates (collectively "the Bank") disclosing any information contained in this Controlling Person Self-Certification Form and information relating to me including details of any Reportable Account(s), investments or transactions to any government, tax and regulatory agency or authority or any party (located in or outside Singapore) for the purpose of enabling the Bank to comply with any legal, tax or regulatory obligation under any applicable laws (including the Foreign Account Tax Compliance Act ("FATCA") or any similar law in any jurisdiction) or pursuant to any intergovernmental agreement to exchange financial account information;
4. consent that the Bank may classify any Entity controlled by me (or the Controlling Person as stated in this form) as a recalcitrant account holder and/or suspend, recall or terminate any account(s) and/or facilities granted to such Entity, in the event I fail to provide accurate and complete information and/or documentation as the Bank may require;
5. undertake to notify the Bank in writing within 30 calendar days if there is a change in circumstances which affect the tax residency status of the individual identified in Part 1 of this Controlling Person Self-Certification Form or causes any information I have provided to the Bank or contained herein to become incorrect or incomplete, and to provide the Bank with a duly updated self-certification and declaration;
6. agree to indemnify the Bank, to the extent permitted by law, for any loss or liability that may be incurred by the Bank in connection with any breach by me of any obligations herein and/or the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable law;
7. acknowledge and agree that I may incur liabilities arising from or in connection with the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable laws and I agree that the Bank shall not be liable for that loss; and
8. agree to provide the Bank with any information that the Bank may require from time to time to comply with FATCA or any tax or regulatory obligations under any applicable law.

Signature:

---

Print Name:

---

Date: (dd/mm/yyyy)

---

Note: If you are not the Controlling Person please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attached a certified copy of the power of attorney.

Capacity: (in relation to the  
Controlling Person)

---

Staff Name / PF No:

Date:

## Appendix - Glossary

**Note:** Further details can be found within the Income Tax (International Tax Compliance Agreement) (Common Reporting Standard) Regulations 2016. This can be found at the IRAS website (<https://www.iras.gov.sg/irashome/CRS/>). If you have any questions then please contact your tax adviser or domestic tax authority.

### **“Account Holder”**

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. 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, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

### **“Control”**

“Control” over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is/are identified as exercising control of the Entity through ownership interests, then under the CRS the Reportable Person is deemed to be the natural person who hold the position of senior managing official.

### **“Controlling Person(s)”**

“Controlling Persons” are the natural person(s) who exercise control over an entity. This definition corresponds to the term “beneficial owner” described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership), regardless of whether or not any of them exercises control over the activities of the trust.

### **“Entity”**

The term “Entity” means a legal person or a 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).

### **“Financial Institution”**

The term “Financial Institution” means a “Custodial Institution”, a “Depository Institution”, an “Investment Entity”, or a “Specified Insurance Company”. Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

### **“Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution”**

The term “Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution” means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not a Participating Jurisdiction Financial Institution.

**“NFE”**

An “NFE” is any Entity that is not a Financial Institution.

**“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 and that is identified in a published list.

**“Participating Jurisdiction Financial Institution”**

The term “Participating Jurisdiction Financial Institution” means (i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and (ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

**“Passive NFE”**

Under the CRS a “Passive NFE” means any NFE that is not an Active NFE. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.

**“Related Entity”**

An Entity is a “Related Entity” of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

**“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 Person”**

A Reportable Jurisdiction Person is an Entity that is tax resident in a Reportable Jurisdiction(s) under the tax laws of such jurisdiction(s) - by reference to local laws in the country where the Entity is established, incorporated or managed. 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. As such if an Entity certifies that it has no residence for tax purposes it should complete the form stating the address of its principal office.

Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to determine their residence for tax purposes.

**“Reportable Person”**

A “Reportable Person” is defined as a “Reportable Jurisdiction Person”, other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organisation;
- a Central Bank; *or*
- a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFE’s.)

**“Resident for tax purposes”**

Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine whether an entity is tax resident in the jurisdiction on the OECD automatic exchange of information portal. 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. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. 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. For additional information on tax residence, please talk to your tax adviser or see the OECD automatic exchange of information portal.

**“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.

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 Entities, a Business/company registration code/number.

**Individual tax residency self-certification form INSTRUCTIONS**

Please read these instructions before completing the form.

Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016 require Malayan Banking Berhad to collect and report certain information about an account holder's tax residence.

Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website: <http://www.oecd.org/tax/automatic-exchange/>. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form.

For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal.

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside Singapore, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to Inland Revenue Authority of Singapore ("IRAS") and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

You can find summaries of defined terms such as an account holder, and other terms, 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. This form is intended to request information consistent with local law requirements.

**Please fill in this form if you are an individual account holder, sole trader or sole proprietor.**

For joint or multiple account holders, use a separate form for each individual person.

Where you need to self-certify on behalf of an entity account holder, do not use this form. Instead, you will need an "FATCA/CRS Entity Self-Certification Form." Similarly, if you are a controlling person of an entity, please fill in the "CRS Controlling Person Self-Certification Form - Annex" of a "FATCA/CRS Entity Self-Certification Form" instead of this 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. As a financial institution, we are not allowed to give tax advice. Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status. You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal.

Please complete Parts 1-3 in BLOCK LETTERS. Part 1 - Identification of Individual Account Holder

<b>A. Name of Account Holder</b>		<b>B. Date of Birth (DD/MM/YY)</b>	
Title:			
Surname(s):		<b>C. Place of Birth</b>	
First or Given Name(s)		Town or City of Birth:	
Middle Name(s):		Country of Birth	
<b>D. Identification Number</b>		<b>E. Country of Citizenship</b>	
<b>F. Current Residence Address</b>		<b>G. Mailing Address (Complete only if different from F)</b>	
Address Line 1:		Address Line 1:	
Address Line 2:		Address Line 2:	
City/Town		City/Town	
Province/State/County:		Province/State/County:	
Postal Code/ZIP Code:		Postal Code/ZIP Code:	
Country:		Country:	

**Part 2 - FATCA Self-Certification**

The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:			
The term "United States person" means: a citizen or resident of the United States.			
		Yes	No
1.	Are you a United States (U.S.) Citizen?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Do you hold a U.S. Permanent Resident Card (Green Card)?	<input type="checkbox"/>	<input type="checkbox"/>
3.	Are you a U.S. Resident?	<input type="checkbox"/>	<input type="checkbox"/>
4.	If you have tick "No" to all three questions above, please tick the box below:		
	<input type="checkbox"/> Non U.S. person		

**Part 3 - Tax Residence Information**

I am a Tax Resident of Singapore only and my Tax Identification Number ("TIN") is \_\_\_\_\_. Please proceed to Part 5 if you ticked this. Otherwise, proceed to Part 3.

**Part 4 - Tax Residence Information**

Please complete the following table indicating

- (i) The country where the Account Holder is resident for tax purposes (including Singapore, where applicable);



(ii) The Account Holder’s Taxpayer Identification Number (“TIN”) or functional equivalent for each country indicated.

If you are a US person under US Regulations, please fill in and provide an IRS Form W-9 in addition to this form.

If the Account Holder is a resident for tax purposes in more than three countries, please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason **A**, **B** or **C**.

**Reason A:** The country where the Account Holder is liable to pay tax does not issue TINs to its residents

**Reason B:** The Account Holder is otherwise unable to obtain a TIN (Please explain why Account Holder is unable to obtain a TIN in the below table if you have selected this reason)

**Reason C:** No TIN is required (note: Only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

Country of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		
3		
<b>Please explain in the following boxes why you are unable to obtain a TIN if you selected <u>Reason B</u> above</b>		
1		
2		
3		

**Part 5 - Declaration and Signature**

By signing below, I hereby:

- certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) to which this Self-Certification Form relates;
- represent and declare that all statements made in this Self-Certification Form and the information provided above are, true, accurate and complete in all aspects. I understand the term "U.S. person" means any citizen or resident of the United States;
- consent to Malayan Banking Berhad, Singapore Branch or any of its related entities and affiliates (collectively "the Bank") disclosing any information contained in this form and information relating to me including details of any Reportable Account(s), investments or transactions to any government, tax and regulatory agency or authority or any party (located in or outside Singapore) for the purpose of enabling the Bank to comply with any legal, tax or regulatory obligation under any applicable laws (including the Foreign Account Tax Compliance Act ("FATCA") or any similar law in any jurisdiction) or pursuant to any intergovernmental agreement to exchange financial account information;
- authorise the Bank to deduct or withhold from my account(s) maintained with the Bank such amounts or otherwise make any payment on account of any tax or levy in any jurisdiction where the Bank is required to do so by any government agency, revenue authority or any party in any jurisdiction and/or under any applicable law (including FATCA);
- consent that the Bank may classify me as a recalcitrant account holder and/or suspend, recall or terminate my account(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as the Bank may require;
- undertake to notify the Bank in writing within 30 calendar days if there is a change in circumstances which affect the tax residency status of the individual identified in Part 1 of this form or causes any information I have provided to the Bank or contained herein to become incorrect or incomplete, and to provide the Bank with a duly updated self-certification and declaration;
- agree to indemnify the Bank, to the extent permitted by law, for any loss or liability that may be incurred by the Bank in connection with any breach by me of any obligations herein and/or the Bank’s compliance with FATCA or any tax or regulatory obligations under any applicable law;
- acknowledge and agree that I may incur liabilities arising from or in connection with the Bank’s compliance with FATCA or any tax or regulatory obligations under any applicable laws and I agree that the Bank shall not be liable for that loss; and
- agree to provide the Bank with any information that the Bank may require from time to time to comply with FATCA or any tax or regulatory obligations under any applicable law.



FATCA/CRS INDIVIDUAL  
SELF-CERTIFICATION FORM

Signature:

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Print Name:

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Date: (dd/mm/yyyy)

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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 attached a certified copy of the power of attorney.

Capacity:

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**Part 5 - FOR BANK'S USE**

Questions below to be considered in conjunction with all documents & forms collected from customers (including this form).

S/N	U.S. Indicia Status	Yes/No	If Yes, please take note of the FATCA documentation required
1	Have the account holder(s) provided any indication that the account holder(s) are U.S. citizen or resident?		To provide either: (i) Form W-9, or (ii) Appropriate documentation* <u>and</u> Form W-8BEN
2	Have the account holder(s) provided a U.S. place of birth?		To provide either: (i) Form W-9, or (ii) Certificate of Loss of Nationality, <u>and</u> (iii) Appropriate documentation* <u>and</u> Form W-8BEN
3	Have the account holder(s) provided a U.S. address (including P.O. Box)?		To provide either: (i) Form W-9, or (ii) Appropriate documentation* <u>and</u> Form W-8BEN
4	Have the account holder(s) provided <u>only</u> a U.S. telephone number?		To provide either: (i) Form W-9, or (ii) Appropriate documentation* <u>and</u> Form W-8BEN
5	Have the account holder(s) provided any standing instructions to transfer funds to an account maintained in the U.S.?		To provide either: (i) Form W-9, or (ii) Appropriate documentation* <u>and</u> Form W-8BEN
6	Have the account holder(s) provided a U.S. telephone number <u>and</u> a non U.S. telephone number?		To provide either: (i) Form W-9, or (ii) Appropriate documentation* <u>or</u> form W-8BEN
7	Have the account holder(s) granted Power of Attorney or signatory authority to a person with a U.S. address?		To provide either: (i) Form W-9, or (ii) Appropriate documentation* <u>or</u> form W-8BEN
8	Have the account holder(s) provided <u>only</u> a "hold mail" or "in care of" address, that is the sole address for this account?		To provide either: (i) Form W-9, or (ii) Appropriate documentation* <u>or</u> form W-8BEN

- (a) Where all questions above are answered as no, "appropriate documentation" as below should still be obtained.
- (b) \*"Appropriate documentation" refers to documentation to establish the person(s)' non-U.S. status. The documentation must contain a permanent residence address outside of the U.S., and must be one of the following documents:  
 (i) Certificate of residence (issued by tax officials)  
 (ii) Government identification document (such as Identification Card) evidencing non-U.S. citizenship or nationality.
- (c) If the permanent address listed on the "appropriate documentation" obtained differs from the address provided in the application form, ensure that the "appropriate documentation" indicates the country in which the account holder(s) is a citizen or resident.
- (d) In the absence of such documentation, relationship manager should obtain form W-8 BEN from account holder(s).
- (e) W-8BEN form should not contain a permanent residence address in the U.S. to conclude a customer's status as "Non U.S."

**Customer's FATCA Classification:**

Customer is:  U.S.  Non U.S.

Questions below to be considered in conjunction with all documents & forms collected from customers (including this form).				
S/N	CRS Indicia Status	Yes/ No	Country(ies) / Jurisdiction(s) of Indicia	If Yes, please take note of the CRS documentation required
1	Have the account holder(s) provided any indication that the account holder(s) are foreign* resident?			Documentary evidence <sup>#</sup>
2	Have the account holder(s) provided a foreign residence / mailing address?			Documentary evidence <sup>#</sup>
3	Have the account holder(s) provided <u>only</u> a foreign telephone number?			Documentary evidence <sup>#</sup>
4	Have the account holder(s) provided any standing instructions to transfer funds to an account maintained in a foreign jurisdiction?			Documentary evidence <sup>#</sup>
5	Have the account holder(s) granted Power of Attorney or signatory authority to a person in a foreign jurisdiction?			Documentary evidence <sup>#</sup>
<b>Declaration and Acknowledgement</b>				
I declare that the required account opening checks have been performed for the customer(s) listed above; and that the information provided is true, correct and updated.				

\*Foreign refers to any jurisdiction / country other than Singapore.

<sup>#</sup>Any valid identification issued by an authorized government body that includes the individual's name.

Staff Name / PF No:

Date:

## Appendix - Glossary

**Note:** Further details can be found within the Income Tax (International Tax Compliance Agreement) (Common Reporting Standard) Regulations 2016. This can be found at the IRAS website (<https://www.iras.gov.sg/irashome/CRS/>).

If you have any questions, please contact your tax adviser.

**“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.

**“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.

**“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 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.