

ENTITY AND CONTROLLING PERSONS SELF-CERTIFICATION FORM

A. Instructions (Please read before completing the form)

Zurich Life Insurance Malaysia Berhad ("ZLIMB") is required to collect and report certain information about an account holder's tax residence pursuant to Income Tax (Automatic Exchange of Financial Account Information) Rules 2016 (CRS Rules) P.U. (A) 355/2016.

If the account holder's tax residence is located outside Malaysia, 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 Board of Malaysia (IRBM) and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information. Refer to IRBM's portal at www.hasil.gov.my for more information.

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.

Note/Reminder

Please complete this form where you need to self-certify on behalf of an entity account holder.

Where the Account Holder is a Passive NFE, or an Investment Entity located in a Non-Participating Jurisdiction managed by another Financial Institution, please provide information on the natural person(s) who exercise control over the Account Holder (individuals referred to as "Controlling Person(s)") by completing a "Controlling Person tax residency self-certification" for each Controlling Person in Part 5 of this form. This information should be provided by all Investment Entities located in a Non-Participating Jurisdiction and managed by another Financial Institution.

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.

B. Definition of Terms

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

<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

"Account Holder" (Example: Policyholder, Assignee, Contingent Owner, Claimant and Beneficiary)

The "Account Holder" is the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account.

"Active NFE" (An "NFE" is an Entity which is not a Financial Institution)

An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to:

- active NFEs by reason of income and assets;
- publicly traded NFEs;
- Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial group;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- Non-profit NFEs.

An entity will be classified as Active NFE if it meets any of the following criteria:

- a) less than 50% of the 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;
- b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
- d) substantially all of 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 engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if 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;
- e) the NFE is not yet operating a business and has no prior operating history, (a "start-up NFE") 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;
- f) 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 operations in a business other than that of a Financial Institution;
- g) 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 a business other than that of a Financial Institution; or
- h) the NFE meets all of the following requirements (a "non-profit NFE"):

- 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, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
- ii) it is exempt from income tax in its jurisdiction of residence;
- iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- 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 the fair market value of property which the NFE has purchased; and
- 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 to the government of the NFE's jurisdiction of residence or any political subdivision.

Note: Certain entities (such as U.S. Territory NFFEs) may qualify for Active NFFE status under FATCA but not Active NFE status under the CRS.

“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. Where that entity is treated as a Passive Non-Financial Entity (“Passive NFE”) then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. 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). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, “Controlling Person(s) means persons in equivalent or similar positions.

“Custodial Institution”

The term “Custodial Institution” means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity's gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity's gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

“Depository Institution”

The term “Depository Institution” means any Entity that accepts deposits in the ordinary course of a banking or similar business.

“FATCA”

FATCA stands for the U.S. provisions commonly known as the Foreign Account Tax Compliance Act, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

“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 Account”

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.

“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”

The term “Investment Entity” includes two types of Entities:

- (i) an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - Individual and collective portfolio management; or
 - Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.

Such activities or operations do not include rendering non-binding investment advice to a customer.

- (ii) "The second type of "Investment Entity" ("Investment Entity managed by another Financial Institution") is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

"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.

"Investment Entity managed by another Financial Institution"

An Entity is "managed by" another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of "Investment Entity".

An Entity only manages another Entity if it has discretionary authority to manage the other Entity's assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

"Non-Reporting Financial Institution"

A Non-Reporting Financial Institution" means any Financial Institution that is:

- a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust;
- any other defined in a country's domestic law as a Non-Reporting 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"

A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

"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
- 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.

ENTITY AND CONTROLLING PERSONS SELF-CERTIFICATION FORM

Section I - Entity

Please complete Parts 1 to 4 in BLOCK CAPITALS

Part 1: Identification of Account Holder

Proposal No. / Policy No.(s)

A. Legal Entity Name
(Account Holder Full Name)

(Note: Account Holder refers to Applicant, Policyholder,
Assignee, Contingent Owner, Claimant and Beneficiary)

B. Country of Incorporation or Organization

C. Business Registered Address (in full)

Country

Postcode

D. Type of Business

E. Is the legal entity tax resident outside of Malaysia?

If Yes, please continue with Part 2.

If No, please continue with Part 3.

Yes No

Part 2: Entity Declaration of Tax Residence

(Country of Residence for Tax Purpose and related Taxpayer Identification Number (“TIN”) or functional equivalent refer to “Definition of Terms”)

Please complete the following table indicating (i) where the legal Entity is tax resident and (ii) the legal Entity’s TIN for each country/Reportable Jurisdiction indicated.

If the legal Entity is not tax resident in any country/jurisdiction (e.g., because it is fiscally transparent), please indicate and provide its place of effective management or jurisdiction in which its principal office is located.

If the legal Entity is tax resident in more than three countries/jurisdictions, please use a separate sheet.

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

Reason Code	Description
A	The country/jurisdiction where the legal Entity is resident does not issue TINs to its residents
B	The Entity 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)
C	No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.)

Country/Jurisdiction of Tax Residence	TIN	If no TIN available, provide reason A, B or C
1		
2		
3		

Please complete the following if Reason B is selected and provide an explanation if you are unable to obtain a TIN or equivalent number.

If the Legal Entity is not a tax resident in any Country/Jurisdiction, please provide its place of effective management or the country in which its principal office is located.

Part 3: Entity Type

3.1 Is the legal entity a Financial Institution (e.g. bank)? Yes No

If Yes,

- Please indicate the type of the Financial Institution (e.g., Custodial or Depository Institution, Investment Entity, or Trust that is managed by another Investment Entity or FI):
Financial Institution type: _____

- Please provide:
Global Intermediary Identification Number ("GIIN"): _____

- Please sign and date this self-certification (Part 4).

If No, please go to Question 3.2.

3.2 Is the legal entity a Passive Non-Financial Entity (NFE)? Yes No

A legal entity is a Passive NFE if it generates more than 50% of its gross income through holding assets for the preceding calendar year (or other appropriate reporting period) or more than 50% of its assets generate or are held for the generation of passive income during the preceding calendar year (or other appropriate reporting period), unless it is a financial institution (See question 3.1) or a publically traded company (or related entity of a publically traded company).

If Yes, go to Question 3.3.

If No, please sign and date this self-certification (the entity will be considered an Active NFE) (Part 4).

3.3. Does the Passive NFE have one or more controlling persons? Yes No

A controlling person is a person having at least 25% interest (financial or control) in the Passive NFE.

If Yes, go to Question 3.4.

If No, please sign and date this self-certification (Part 4).

3.4. Is one or more controlling person(s) tax resident outside of Malaysia or a U.S. citizen or US Resident/Taxpayer? Yes No

If Yes, go to Part 5.

If No, please sign and date this self-certification (Part 4).

Part 4: Entity Declaration and Signature

I acknowledge that the information contained in this form and information regarding my account may be reported to the tax authorities of the country in which this account is maintained and exchanged with tax authorities of another country or countries in which I am tax resident.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I agreed that I will submit a new form within 90 days if any certification on this form becomes incorrect.

I understand that any person who provides any incorrect information required to be provided under the Malaysian laws on International Tax Compliance shall (unless the person can show that such incorrect information was provided in good faith) be guilty of an offence which is punishable with a fine not less than RM20,000 and not exceeding RM100,000, or imprisonment for up to six (6) months or both.

Signature : _____
Name : _____
Date : _____
Capacity : _____

FOR OFFICE USE ONLY Department: Ref. No:

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 attach a certified copy of the power of attorney.

Section II – Controlling Person

Please complete Parts 5 to 6 in BLOCK CAPITALS

Part 5: Identification of Controlling Person

A. Legal Name of the relevant Entity Account Holder(s) of which you are a Controlling Person

B. Name of Controlling Person

C. Residence Address (in full)

Country

Postcode

D. Correspondence Address (in full)

Country

Postcode

E. Date of Birth

F. Country of Birth

G. Declaration of Controlling Person Tax Residence

Please complete the following table indicating (i) where the Controlling Person is tax resident and (ii) the Controlling Person's TIN for each country/Reportable Jurisdiction indicated.

If the Controlling Person is tax resident in more than three countries/jurisdictions, please use a separate sheet.

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

Reason Code	Description
A	The country where the Controlling Person is liable to pay tax does not issue TINs to its residents
B	The Controlling Person 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)
C	No TIN is required. (Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed.)

Country/Jurisdiction of Tax Residence	TIN	If no TIN available, provide reason A, B or C
1		
2		
3		

Please complete the following if Reason B is selected and provide an explanation if you are unable to obtain a TIN or equivalent number.

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

✓	Type of Controlling Person
	a. Controlling Person of a legal person – Control by Ownership
	b. Controlling Person of a Legal Person – Control by Other Means
	c. Controlling Person of a legal person - Senior managing official
	d. Controlling Person of a trust - Settlor
	e. Controlling Person of a trust - Trustee
	f. Controlling Person of a trust - Protector
	g. Controlling Person of a trust – Beneficiary
	h. Controlling Person of a trust – Other
	i. Controlling Person of a legal arrangement (non- trust) - Settlor – equivalent
	j. Controlling Person of a legal arrangement (non- trust) - Trustee – equivalent
	k. Controlling Person of a legal arrangement (non- trust) - Protector – equivalent
	l. Controlling Person of a legal arrangement (non- trust) - Beneficiary – equivalent
	m. Controlling Person of a legal arrangement (non- trust) - Other - equivalent

*** Please print separate sheet if more than one controlling person.**

Part 6: Personal Data Protection Declaration

I/We understand and agree that by signing up for any products offered by Zurich Life Insurance Malaysia Berhad ("the Company"), interacting with the Company and submitting my/our information to the Company, I/we have consented on the collection, processing, using and sharing of my/our personal data including my/our sensitive personal data by and for the Company.

I/We understand and agree that the personal data provided may be used, processed and disclosed by the Company to individuals/organization related to and associated with the Company or any appointed third party (within or outside of Malaysia, including reinsurance, claims investigation companies and industry associations and federations) for the obligatory purposes of processing this application and providing subsequent service for this product and/or communicate with me/us for such purposes; as described in the Company's Personal Data Protection Notice published at <https://www.zurich.com.my/en/customer-hub/show-me-more-info/personal-data-protection-notice>.

I/We understand that I/we have the right to access, update, change or opt-out my/our personal data held by the Company concerning me/us. Such requests can be made through forms which can be downloaded at the Company's website or in writing at the Company's nearest branches.

I/We understand that inquiries or complaints (such as limiting the processing of certain information, including the withdrawal of consent to receive marketing information) can be made by contacting the Company's Customer Care Officer at 1-300-888-622, or by visiting/writing to the Company at CallCentre@zurich.com.my.

I/We understand that the Company's Personal Data Protection Notice may be updated from time to time in line with the requirement set forth in the Personal Data Protection Act 2010 and Personal Data Protection Code of Conduct for Insurance Industry and the updated Personal Data Protection Notice is being published at the Company's website.

Part 7: Controlling Person Declaration and Signature

I acknowledge that the information contained in this form and information regarding my account may be reported to the tax authorities of the country in which this account is maintained and exchanged with tax authorities of another country or countries in which I am tax resident.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I agreed that I will submit a new form within 90 days if any certification on this form becomes incorrect.

I understand that any person who provides any incorrect information required to be provided under the Malaysian laws on International Tax Compliance shall (unless the person can show that such incorrect information was provided in good faith) be guilty of an offence which is punishable with a fine not less than RM20,000 and not exceeding RM100,000, or imprisonment for up to six (6) months or both.

Signature : _____
Name : _____
Date : _____
Capacity : _____

FOR OFFICE USE ONLY Department: Ref. No:

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 attach a certified copy of the power of attorney.

