



ZURICH®

INDIVIDUAL 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.

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

If your 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 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.

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 detail 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: Applicant, 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. 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.

"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.

"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.

"Participating Jurisdiction"

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.

"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 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.

“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 Individual is tax resident in the jurisdiction on the OECD automatic exchange of information portal. Generally, an Individual 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 Individual 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. 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 individuals, a social security/insurance.

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Please complete Parts 1 to 3 in BLOCK CAPITALS

Part 1: Identification of Account Holder

Proposal No. / Policy No(s). _____

A. Name of Account Holder

Account Holder Full Name

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

B. Residence Address (in full)

Country

Postcode

C. Place of Birth

D. Country of Birth

Part 2: Individual 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 Account Holder is tax resident and (ii) the Account Holder’s TIN for each country/jurisdiction indicated.

If the Account Holder 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 Account holder is liable to pay tax does not issue TINs to its residents
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)
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.

Part 3: 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 4: Declaration & 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 : _____

FOR OFFICE USE ONLY Department: Ref. No:
