

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

Regulations based on the Singapore Income Tax Act (Chapter 134) and OECD Common Reporting Standard for Common Exchange of Financial Account Information ("CRS") require Navigator Investment Services Limited to collect and report certain information about an Account Holder's tax residence. This will usually be where you are liable to pay income taxes. Special circumstances may cause you to be a resident elsewhere or a resident in more than one country/jurisdiction at the same time (dual residency). We may be legally obliged to give the Inland Revenue Authority of Singapore (IRAS) this information, along with information relating to your Account, which may be shared between different countries' tax authorities.

To help us collect this information, we need you to complete the questions and return this form to us.

If your circumstances change and any of the information provided in this form becomes incorrect, please let us know by providing us with an updated self-certification form.

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

Every Account Holder should complete this form. For joint Account Holders, each individual will need to complete a separate form.

If you have provided information in relation to the United States Government Foreign Account Tax Compliance Act (FATCA), you are still required to provide additional information for the CRS as this is a separate regulation.

Where you need to self-certify on behalf of an Entity (which includes businesses, professionally managed trusts and partnerships), please complete the "CRS Self Certification Form for Entity". Similarly, if you are a Controlling Person of an Entity, please complete the "CRS Self Certification Form for Controlling Person". You can find these forms at [singlife.com/en/common-reporting-standard](http://singlife.com/en/common-reporting-standard).

**If you are completing this form on behalf of someone else who is the Account Holder**

Please tell us in what capacity you are signing in Section 3. For example, you may be (in your personal capacity) 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 or a legal guardian on behalf of an Account Holder who is minor.

**Where to go for further information?**

You may obtain more information on CRS from the OECD website at [oecd.org/tax/automatic-exchange/common-reporting-standard](http://oecd.org/tax/automatic-exchange/common-reporting-standard) or visit [singlife.com/en/common-reporting-standard](http://singlife.com/en/common-reporting-standard). If you have any questions on how to define your tax residency status, please speak to a professional tax adviser as we are not allowed to give tax advice.

You can find a list of definitions in the Appendix.

**1 PARTICULARS OF ACCOUNT HOLDER**

Account Number

NRIC/FIN/Passport No.

Family Name

Given Name

Date of Birth (DD/MM/YYYY)

Residential Address

Country	Postal Code
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Correspondence Address (if different from Residential Address)

Country	Postal Code
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Contact Details

Mobile [ Country Code ] -

Home [ Country Code ] -

Office [ Country Code ] -

Email Address

## 2 DECLARATION OF TAX RESIDENCY UNDER THE COMMON REPORTING STANDARD (CRS)

1. Are you a tax resident of Singapore?

### Client

☐ Yes, I am solely a tax resident of Singapore and do not have a foreign tax residency. My Singapore TIN is my NRIC/FIN. If your TIN is not your NRIC/FIN, please state it here:

☐ No, I am currently a tax resident in the following list of countries/jurisdictions (include Singapore if applicable and provide details below):

Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN)	If TIN is not available, please tick Reason A, B, or C.	If B is selected, please explain why you are unable to obtain a TIN.
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	

**Reason A :** The country does not issue TINs to its residents.

**Reason B :** Unable to obtain TIN or equivalent number. Please provide explanation on reason which you are not able to obtain or equivalent number.

**Reason C :** TIN is not required (to be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

2. If your residency address, correspondence address or contact number is **different** from your country(ies) of tax residence, please select (tick) a reason that applies and submit relevant supporting documents:

### Client

- ☐ I am currently working in country of residence for less than 6 months. ☐ I am a student at an educational institution.
- ☐ I am on cultural/education exchange program. ☐ Others (please elaborate) : \_\_\_\_\_
- ☐ I travel regularly between jurisdictions for home and work.

## 3 DECLARATION AND SIGNATURE

I declare and confirm the following:

- the information provided for the purposes of CRS/tax regulations is correct and complete;
- I will inform Navigator Investment Services Limited within 30 days of any change in circumstances which affect my tax residency status or cause the information contained herein to become incorrect or incomplete, and to provide Navigator Investment Services Limited suitably updated self-certification form and declaration within 90 days of such change in circumstances; and
- I understand that the information that will be reported to IRAS and any other tax authorities of another country is:
  - Name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth.
  - My Account number and that the Account is with Navigator Investment Services Limited.
  - The balance or value of the Account at the end of the calendar year or at the date it was closed.
  - The gross amount of dividends, proceeds from redemption or other amounts paid or credited to me or my Account during the calendar year.

Signature

Name

Date (DD/MM/YYYY)

D

D

/

M

M

/

Y

Y

Y

Y

**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 attach a certified true copy of the Power of Attorney.

**Capacity of Signatory:** ☐ Assignee ☐ Trustee ☐ Beneficiary ☐ Others (please specify): \_\_\_\_\_

## APPENDIX – DEFINITIONS

Note: The following selected definitions are provided to assist you with the completion of this form. If you have any questions about substantive tax principles, please contact your tax adviser or the applicable tax authority.

**“Account”** means Navigator investment account maintained by Navigator Investment Services Limited.

**“Account Holder”** means the person listed or identified as the holder of the Account. A person holding an Account for the benefit of another person as custodian, nominee, signatory, advisor, intermediary or as a legal guardian is not treated as the Account holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

**“Controlling Person(s)”** is the natural person(s) who exercise ultimate control over an entity. In the case of a trust, the Controlling Person(s) are the Settlor(s), Trustee(s), Protector(s) (if any), Beneficiary(ies) or Class(es) of Beneficiaries, regardless of whether any of them exercise control over the activities of the trust.

**“Entity”** means a legal person or 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).

**“TIN”** means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is an 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.