

個人稅務居住地自我申報證明書 Individual Tax Residency Self-Certification Form

重要提示 Important Notes

- 這是由帳戶持有人向申報財務機構提供的自我證明表格，以作自動交換財務帳戶資料用途。申報財務機構可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一稅務管轄區的稅務當局。
This is a self-certification form provided by an account holder to a reporting financial institution for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the reporting financial institution to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.
- 如帳戶持有人的稅務居民身分有所改變，應盡快將所有變更通知申報財務機構。
An account holder should report all changes in his/her tax residency status to the reporting financial institution.
- 除不適用或特別註明外，必須填寫這份表格所有部分。如這份表格上的空位不夠應用，可另紙填寫。在欄 / 部標有星號 (*) 的項目為申報財務機構須向稅務局申報的資料。
All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s). Information in fields/parts marked with an asterisk (*) are required to be reported by the reporting financial institution to the Inland Revenue Department.

Part A	個人帳戶持有人的身份識別資料 Identification of Individual Account Holder	交易帳號 Account No.																									
對於聯名帳戶或多人聯名帳戶，每名個人帳戶持有人須分別填寫一份表格。For joint or multiple account holders, complete a separate form for each individual account holder.																											
帳戶持有人 Name of Account Holder		稱謂 Title : <input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士																									
		英文姓氏 Last Name in English	英文名字 Given Name in English																								
		中文姓名 Name in Chinese																									
身份証或護照號碼 Identity Card or Passport Number		出生日期 Date of Birth	<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td> </tr> <tr> <td>Y</td><td>Y</td><td>Y</td><td>Y</td><td>M</td><td>M</td><td>D</td><td>D</td> </tr> </table>									Y	Y	Y	Y	M	M	D	D								
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現時居住地址 Current Residential Address		<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 200px;"> </td><td style="width: 100px;"> </td><td style="width: 100px;"> </td><td style="width: 200px;"> </td> </tr> <tr> <td>室 Flat/Room</td><td>樓 Floor</td><td>座 Block</td><td>大廈/屋苑名稱 Building/Estate</td> </tr> <tr> <td colspan="2"> </td><td colspan="2"> </td> </tr> <tr> <td colspan="2">街道名稱 Street/Road</td><td colspan="2">地區/城市 District/City</td> </tr> <tr> <td> </td><td> </td><td> </td><td> </td> </tr> <tr> <td>省 Province</td><td>國家 Country</td><td colspan="2">郵政編號 Postal Code</td> </tr> </table>						室 Flat/Room	樓 Floor	座 Block	大廈/屋苑名稱 Building/Estate					街道名稱 Street/Road		地區/城市 District/City						省 Province	國家 Country	郵政編號 Postal Code	
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通訊地址 Correspondence Address		<p>如通訊地址與居住地址相同，則無須回答此問題。If the correspondence address is the same as residential address, please skip this question.</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 200px;"> </td><td style="width: 100px;"> </td><td style="width: 100px;"> </td><td style="width: 200px;"> </td> </tr> <tr> <td>室 Flat/Room</td><td>樓 Floor</td><td>座 Block</td><td>大廈/屋苑名稱 Building/Estate</td> </tr> <tr> <td colspan="2"> </td><td colspan="2"> </td> </tr> <tr> <td colspan="2">街道名稱 Street/Road</td><td colspan="2">地區/城市 District/City</td> </tr> <tr> <td> </td><td> </td><td> </td><td> </td> </tr> <tr> <td>省 Province</td><td>國家 Country</td><td colspan="2">郵政編號 Postal Code</td> </tr> </table>						室 Flat/Room	樓 Floor	座 Block	大廈/屋苑名稱 Building/Estate					街道名稱 Street/Road		地區/城市 District/City						省 Province	國家 Country	郵政編號 Postal Code	
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Part B	*居留司法管轄區及稅務編號或具有同等功能的識別編號 (以下簡稱「稅務編號」) *Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent("TIN")
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請在下方表格提供以下資料 Please provide the below information by completing the following table:

- (a) 帳戶持有人的所有居留司法管轄區，亦即帳戶持有人的稅務管轄區 (包括香港在內)；及 All jurisdiction of residence (including Hong Kong) where the account holder is a resident for tax purposes and
(b) 該居留司法管轄區發給帳戶持有人的稅務編號。 the account holder's TIN for each jurisdiction indicated.

註 Notes:

- 如帳戶持有人是香港稅務居民，稅務編號是其的香港身份證號碼。 If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number.
- 如沒有提供稅務編號，必須填寫合適的理由 A, B 或 C。 If a TIN is unavailable, it is necessary to provide the appropriate reason A, B or C.

理由 A Reason A	帳戶持有人的居留司法管轄區並沒有向其居民發出稅務編號。 The Jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.
理由 B Reason B	帳戶持有人不能取得稅務編號。如選取這一理由，解釋帳戶持有人不能取得稅務編號的原因。 The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.
理由 C Reason C	帳戶持有人毋需提供稅務編號。居留司法管轄區的主管機關不需要帳戶持有人披露稅務編號。 TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

居留司法管轄區 Jurisdiction of Residence	稅務編號 TIN	如沒有提供稅務編號 請填寫理由 A, B 或 C Input Reason A, B or C if no TIN is available	如選取理由 B, 請解釋帳戶持有人 不能取得稅務編號的原因 Explain why the account holder is unable to obtain a TIN if you have selected Reason B
1			
2			
3			
4			
5			

Part C 聲明及簽署 Declarations and Signature

本人知悉及同意，可根據《稅務條例》(第 112 章)有關交換財務帳戶資料的法律條文，(a)收集本表格所載資料並可備存作自動交換財務帳戶資料用途(b)把該等資料和關於帳戶持有人及任何須申報帳戶的資料向香港特別行政區政府稅務局申報，從而把資料轉交到帳戶持有人的居留司法管轄區的稅務當局。

I acknowledge and agree that (a) the information contained in this form is collected and maybe kept by L U G T for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) maybe reported by L U G T to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder maybe resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance. (Cap.112)

本人證明，就有關本表格第 1 部所述的個人現於聯福所持有的所有帳戶，本人是帳戶持有人/本人獲帳戶持有人授權代其簽署。

I certify that I am the account holder / I am authorized to sign for the account holder of all the account(s) currently held with L U G T by the individual identified in Part 1 of this form.

本人承諾，如情況有所改變，以致影響本表格第 1 部所述的個人的稅務居民身份，或引致本表格所載的資料不正確，本人會通知聯福，並會在情況發生改變後 30 日內，向聯福提交一份已適當更新的自我證明表格。

I undertake to advise L U G T of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide BLPM with a suitably updated self-certification form within 30 days of such change in circumstances.

本人聲明就本人所知及所信，本表格內所填報的所有資料和聲明均屬真實，正確和完整。本人謹此聲明已閱讀和明白表格上的「個人資料(私隱)條例聲明」。

I declare that the information given and statements made in this form are, to the best of my knowledge and belief true correct and complete. I declare I have read and understood the "Personal Data (Privacy) Ordinance ("The Ordinance") Statement shown in the form.

簽署 Signature

身份 Capacity

如您不是第 1 部所述的個人，說明您的身份並確保第 1 部所述的個人帳戶持有人知悉此事。如果您是受授權人身份簽署這份表格，須夾附該授權書的核證副本。

*Indicate the capacity if you are not the individual identified in Part 1 and ensure the Individual knows that you have done so. If signing under a power of attorney, attach a certified copy of the power of attorney

✗

姓名 Name

日期 Date(yyyy/mm/dd)

警告：根據《稅務條例第 80(2E)》，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。一經定罪，可被重罰。

WARNING: It is an offence under Section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. Heavy penalty shall apply upon conviction.

《共同匯報標準》 - 常見問題

Common Reporting Standard - Frequently Asked Questions

1	<p>什麼是《共同匯報標準》(CRS)?</p> <p>《共同匯報標準》(CRS)是由經濟合作與發展組織(「經合組織」)發佈的準則,旨在構建一個關於稅務事宜自動交換財務帳戶資料(「自動交換資料」)(AEOI)的全球模型以打擊逃稅及確保報告稅務系統的完整性。</p> <p>超過 100 個稅務管轄區(包括香港,合稱「參與稅務管轄區」)已正式承諾將實施該準則。根據 CRS,參與稅務管轄區的金融機構須執行盡職審查程序,以識辨帳戶持有人的居留司法管轄區(jurisdiction of residence)並識辨財務帳戶是否屬「須申報帳戶」。金融機構需要向當地稅務機構申報「須申報帳戶」的相關資料。當地稅務機構將與「申報稅務管轄區」的稅務機構交換當地稅務居民的相關資料。</p> <p>What is CRS?</p> <p>The Common Reporting Standard (“CRS”) released by the Organisation of Economic Cooperation and Development (“OECD”) aims to put in place a global model of automatic exchange of financial account information in tax matters (“AEOI”) to combat tax evasion and protect the integrity of taxation systems.</p> <p>Over 100 jurisdictions, including Hong Kong, have publicly expressed commitment to its implementation (“Participating Jurisdictions”). Under the CRS, a financial institutions (“FI”) of a Participating Jurisdiction is required to carry out due diligence procedures to identify the jurisdiction of residence of an account holder and identify whether a financial account is a “Reportable Account”. In respect of a Reportable Account, an FI will need to report relevant information to the local tax authorities, who then exchange the relevant information with the tax authorities of the Reportable Jurisdictions where account holders are tax residents</p>
2	<p>有關 CRS 的香港法律何時生效?</p> <p>為了使 CRS 具有法律效力,香港政府已將自動交換資料標準的所有基本要求納入本地法律中。《2016 年稅務(修訂)(第 3 號)條例》(「修訂條例」)已於 2016 年 6 月 30 日發生效。</p> <p>When will the Hong Kong legislation on CRS become effective?</p> <p>In order to give legal effect to CRS, the Hong Kong Government has included all essential requirements of the AEOI standard into local legislation. The Inland Revenue (Amendment) (No.3) Ordinance 2016 (the “Amendment Ordinance”) was published and came into effect on 30 June 2016.</p>
3	<p>《共同匯報標準》(CRS) 有什麼要求?</p> <p>《共同匯報標準》要求所有金融機構之客戶須要向金融機構提供其所有的居留司法管轄區的資料包括相關的稅務編號(TIN(s))。而作為金融機構,則須對其客戶進行 CRS 盡職審查程序以識辨帳戶持有人的居留司法管轄區(jurisdiction of residence)並識辨財務帳戶是否屬「須申報帳戶」。</p> <p>What are the requirements of CRS?</p> <p>CRS requires all customers of FIs to provide to FIs with information about all their jurisdiction(s) of residence including the relevant tax identification number(s) (TIN(s)). For FIs, they are required to carry out due diligence procedures to identify the jurisdiction of residence of an account holder and identify whether a financial account is a “Reportable Account”.</p>
4	<p>金融機構遵從 CRS 須採取什麼措施?</p> <p>CRS 要求金融機構蒐集並複核資料,以識辨須申報帳戶,並將須申報帳戶的持有人信息及財務資料按年向當地稅務機關(即香港稅務局「稅務局」)進行申報。</p> <p>What do FIs have to do to comply with CRS?</p> <p>CRS requires FIs to review and collect information that will enable them to identify Reportable Accounts and report the relevant personal and financial data of the Reportable Accounts to the local authority (i.e., the Hong Kong Inland Revenue Department (“IRD”)) on an annual basis.</p>
5	<p>金融機構遵從 CRS 會對客戶產生何種影響?</p> <p>根據 CRS,金融機構需對「須申報帳戶」進行申報。若該帳戶持有人為香港納稅人且屬香港以外任何地區的稅務居民,則無需申報。修訂條例要求金融機構應用盡職審查程序向帳戶持有人收集全部所需資料及文件。為識辨須申報帳戶,金融機構可要求帳戶持有人填寫自我聲明表格,以核實其稅務居民身份。</p> <p>How will the adoption of CRS by FIs impact customers?</p> <p>Under CRS, FIs will be liable for reporting on Reportable Accounts, i.e., financial accounts held by individuals or entities that are tax residents in jurisdictions that have signed AEOI agreements with Hong Kong. Hong Kong taxpayers who are not tax residents of any territory outside Hong Kong will not be reported. The Amendment Ordinance requires FIs to apply due diligence procedures to collect all required information and documentation from account holders. To identify Reportable Accounts, FIs may ask account holders to complete self-certification forms for identification of their tax residency status.</p>

6	<p>哪些客戶將受 CRS 的盡職審查及申報規定的影響? 在金融機構中持有財務帳戶的客戶將受制於 CRS 規定的盡職審查程序。受影響的客戶包括個人(不論直接或間接地通過某個實體進行銀行業務)及實體(如法團、合夥企業或 信託等)。被識辨為申報對象的客戶(即屬已同香港簽訂自動交換資料協議的稅務管轄區的稅務居民)的相關信息, 將按照 CRS 規定被申報。因此, 根據 CRS, 稅務居留司法管轄區僅為香港的客戶無須被申報。</p> <p>Which types of customers are affected by CRS due diligence and reporting? Customers that hold financial accounts in FIs will be subject to CRS required due diligence procedures. Customers affected include individuals (whether banking directly or indirectly through an entity) and entities such as corporations, partnerships and trusts, etc. Customers that are identified as reportable persons, i.e. tax residents of jurisdictions that have signed AEOI agreements with Hong Kong, will be subject to CRS required reporting. Therefore, customers whose jurisdiction of tax residence is Hong Kong only are not subject to reporting for CRS purposes.</p>
7	<p>金融機構會以甚麼資料去釐定客人是否須要申報其稅務居民身分? 由 2017 年 1 月 1 日起, 所有向金融機構申請開立帳戶或服務之客戶均須提供其稅務居民身分資料, 包括其所屬的所有居留司法管轄區及相關的稅務編號 (TIN)。金融機構亦會開始就「現有帳戶」(即於 2016 年 12 月 31 日已存在之帳戶), 要求客戶提供相關資料。</p> <p>Based on what information would FIs require their customers to provide their jurisdiction of tax residence? Starting from 1 January 2017, upon applying for account opening or services from FIs, all customers are required to provide information of their tax residence including all jurisdictions of tax residence and the relevant tax identification numbers (TINs). FIs will also start to collect the same information from all pre-existing customers, i.e. customers in existence as at 31 Dec 2016.</p>
8	<p>客戶如何及在何處能獲取有關 CRS 的額外協助? 客戶可於稅務局網站 (http://www.ird.gov.hk/chi/tax/dta_aeoi.htm) 查閱相關參考資料(如自動交換資料單張及常見問題等)。客戶亦可於經合組織建立的 AEOI 網站參閱有關 CRS 的資訊, 或諮詢其律師或稅務顧問之意見。</p> <p>How and where can customers get additional assistance regarding CRS? Customers may refer to the AEOI reference materials such as the AEOI Pamphlets and FAQs available at the IRD website (http://www.ird.gov.hk/eng/tax/dta_aeoi.htm) for more information. Customers may also refer to the AEOI portal set up by OECD for information about CRS or seek advice from their lawyers or tax advisors.</p>
9	<p>稅務居民身分定義是甚麼? 一般而言, 要斷定某個人或實體是否屬一個稅務管轄區的稅務居民, 會根據有關人士身處之地或逗留於該地的時間 (例如是否在一個課稅年度超過 183 天); 如屬公司的情況, 則根據有關公司成立為法團的地點或其中央管理及控制的地點。客戶可於經合組織建立的 AEOI 網站內 (http://www.oecd.org/tax/automatic-exchange/crs-implementationand-assistance/tax-residency/#d.en.347760), 尋找更多有關不同稅務管轄區的稅務法律對其稅務居民的定義的資料, 或諮詢其律師或稅務顧問。</p> <p>What is the definition of tax resident? In general, whether or not an individual or entity is a tax resident of a jurisdiction is determined by having regard to the person's physical presence or stay in a place (say, whether over 183 days within a tax year) or, in the case of a company, the place of incorporation or where the central management and control of the entity lies. Customers can find from the OECD AEOI portal (http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760) more information about the definition of different jurisdictions of residence on tax resident, or seek advice from their lawyers or tax advisors.</p>
10	<p>如客戶不確定其稅務居留地, 該如何處理? 客戶可於經合組織建立的 AEOI 網站內 (http://www.oecd.org/tax/automatic-exchange/crs-implementationand-assistance/), 參閱有關參與司法管轄區的稅務居民規則和稅務編號 (TIN) 的信息。客戶亦可向其律師或稅務顧問尋求專業意見。客戶應注意, 金融機構未能向客戶就其稅務事宜(包括但不限於稅務居民身分)提供意見或建議。</p> <p>What if the customer is unsure about his/her tax residence? Customers can refer to the information with respect to the tax residency rules and tax identification numbers (TINs) of the Participating Jurisdictions of the OECD AEOI Portal (http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/). Customers may also seek advice from their own lawyers or tax advisors on their tax residence(s) related matters. Customers should note that FIs would not be in a position to provide opinion or advice to them regarding their tax residence.</p>
11	<p>獨資經營應提供個人還是實體自我聲明? CRS 將獨資經營視為個人, 故須提供獨資經營者的個人自我聲明。</p> <p>Should a sole proprietorship provide an individual or entity tax residence self-certification? A sole proprietorship is treated as an individual under CRS and should therefore provide an individual self-certification for the proprietor.</p>

12	<p>如何處理聯名帳戶? 對於聯名帳戶，在判斷帳戶是否屬於須申報帳戶時，每一個聯名持有人皆應被視作帳戶持有人。因此，若聯名戶口的任何一個持有人為申報對象或為擁有至少一個控權人屬申報對象的被動非財務實體，該聯名帳戶即屬申報帳戶。如超過一個聯名持有人屬申報對象，則每個申報對象皆被視為擁有該聯名戶口的全部結餘或價值的帳戶持有人。每個聯名持有人或被動非財務實體的每個控權人皆須提供各自的自我聲明。</p> <p>What is the treatment of jointly held account? With respect to a jointly held account, each joint holder is treated as an account holder for purposes of determining whether the account is a reportable account. Thus, an account is a reportable account if any of the account holders is a reportable person or a passive nonfinancial entity ("passive NFE") with one or more controlling persons who are reportable persons. When more than one reportable person is a joint holder, each reportable person is treated as an account holder and is attributed the entire balance of the jointly held account. Each joint holder or each controlling person of the passive NFE should provide his/her own self-certification.</p>
13	<p>客戶在自我聲明方面有什麼責任? 客戶須負責自我聲明中申報資料的準確性。根據修訂條例，帳戶持有人在向金融機構提供自我聲明時，若明知或罔顧實情而作出在要項上具誤導性、虛假或不準確的資料，則屬違法且須處第 3 級罰款。此外，根據現行《稅務條例》，任何人士在無合理辯解下因稅務交換資料要求向稅務局提供不正確資料，而影響該人士在香港以外任何地區(即與香港簽訂《全面性避免雙重課稅協定》或《稅務資料交換協定》的夥伴)的稅務責任，則屬違法。 一般而言，帳戶持有人或其控權人(如相關的稅務居留地如有任何變更，帳戶持有人需要於 30 天內向金融機構提供更新的自我聲明。</p> <p>What are the obligations of the customers with respect to the self-certification? Customers are responsible for the accuracy of information declared in the self-certification. According to the Amendment Ordinance, an Account Holder that knowingly or recklessly provides misleading, false or incorrect information in a material particular, in making a self-certification to the FIs commits an offence and will be subject to a fine at level 3. Furthermore, under the existing Inland Revenue Ordinance ("IRO"), any person who without reasonable excuse gives any incorrect information to IRD for the purpose of exchange of tax information in relation to any matter affecting the person's own liability to any tax of a territory outside Hong Kong (i.e. Hong Kong's Comprehensive Double Taxation Agreement ("CDTA") or / Tax Information Exchange Agreement ("TIEA") partners) commits an offence. Generally, Account holders should provide FIs with a new updated self-certification within 30 days of any change in their own and their controlling persons' (where relevant) tax residence.</p>
14	<p>CRS 是否有預扣要求? 不同於美國政府的《外國帳戶稅務合規法案》(FATCA)，CRS 並無預扣稅款要求。除非特定稅務管轄區的地方規例另行要求，CRS 並不需要預扣。</p> <p>Is there any withholding obligation under CRS? Unlike the United States Government's FATCA, CRS does not require tax withholding. Unless otherwise stipulated by the local regulations of the Participating Jurisdictions, it is not expected that there will be withholding impact under CRS.</p>
15	<p>根據 CRS 要求，哪些資料會被申報? 金融機構需在盡職審查程序中識別每個需申報帳戶的以下資料並作出申報： - 個人資料 (包括：帳戶持有人的姓名、地址、出生日期、居留司法管轄區和稅務編碼(TIN)；及 - 財務資料 (包括：帳戶編號、利息、股息、帳戶餘額或價值、保險產品產生的收入、該帳戶持有的財務資產而產生的、支付予該帳戶的或就該帳戶而支付的其他收入)。如果帳戶持有人被歸為被動非財務實體，還需取得該帳戶持有人的控權人的個人資料和財務資料。</p> <p>What information will be reported under CRS? The information to be reported on each reportable account that is identified through the due diligence procedures performed by the FIs, comprises: - personal data (i.e. name, address, date of birth, jurisdiction of residence and taxpayer identification number ("TIN") of the account holder); and - financial data (i.e. account number, interest, dividends, account balance or value, income from certain insurance products, sales proceeds from financial assets and other income generated with respect to assets held in the account or payment made to the account). If the account holder is classified as a passive NFE, similar personal and financial data of the controlling person(s) of the account holder should also be obtained.</p>
16	<p>客戶能否反對對金融機構進行申報? 不能。根據修訂條例規定，金融機構應依法申報帳戶持有人的資料(如適用)。如果客戶不准許金融機構將其資料作自動交換資料用途，金融機構可考慮是否繼續保留其帳戶。</p> <p>Can customers object to FIs making any reporting? No. It will be a legal requirement for FIs to report the account holder's information, where applicable, in accordance with the Amendment Ordinance requirements. In case a customer refuses to allow the financial institution to release the relevant customer data for AEOI purposes, the FI may have to consider whether or not the account should be maintained.</p>

17	<p>如客戶不願意提供金融機構所需資料或文件，會有什麼後果？ 就現有帳戶而言，金融機構會根據客戶於現有記錄中之屬於某司法管轄區（可多於一個）的身分標記，視其為該司法管轄區的稅務居民。就新帳戶而言，根據「修訂條例」，金融機構必須向客戶取得自我聲明以確認其稅務居民身分。如客戶未能提供自我聲明，將未能完成開戶程序並影響金融機構向客戶提供服務。</p> <p>What is the consequence if customer refuses to provide the required information and/or documents to FI? For pre-existing customers, the FI will base on the indicia identified from the customer information in its record to determine customer's jurisdiction of residence (can be more than one jurisdiction). For new accounts, FI is required to obtain a valid self-certification for confirming the customers' tax residence. If customers do not provide the self-certification, the account opening process cannot be completed and this may affect the provision of service to customers</p>
18	<p>如果客戶是美國人，是否同時要提供及申報有關 FATCA 及 CRS 所需資料？ 是。 If customer is an U.S. Person, does he/she need to provide information for both FATCA and CRS? Yes.</p>
19	<p>如客戶對已申報的資料有異議，該如何處理？ 根據財務帳戶條款條例(或合約)，客戶(即帳戶持有人)有責任告知金融機構其發現的個人或財務資料錯誤或變更。根據《個人資料(隱私)條例》，客戶有權要求金融機構更正有關他/她的不準確資料。如果個別客戶不允許金融機構將其資料作自動交換資料用途，金融機構可考慮是否繼續保留其帳戶。</p> <p>What happens if customers disagree with the information that has been reported? Customers (i.e. account holders) are responsible, under financial account terms and conditions (or contracts), for informing the FIs of any changes to and erroneous information, whether personal or financial, that comes to their attention. In accordance with the PDPO, customer has the right to require the FI to correct any data relating to him/her which is inaccurate. In case any customer refuses to allow the financial institution to release his/her/its data for AEOI purposes, the financial institution may have to consider whether or not the account should be maintained.</p>

個人資料 (私隱) 條例聲明

PERSONAL DATA (PRIVACY) ORDINANCE ("THE ORDINANCE") STATEMENT

聯福重視個人私隱權而且非常重視與客戶的關係，因此聯福會根據香港《個人資料 (私隱) 條例》(下稱“條例”)之規定，力求保護客戶權益。當客戶向聯福申請一個真實或模擬賬戶時，聯福會收集相關個人資料。同時，聯福可能使用客戶的姓名、電話號碼、電郵地址及通訊地址作直接促銷投資產品和服務以提升服務。 Lucky Union respects individual privacy rights and treasure the relationship with clients, therefore LUCKY UNION pledge to meet fully the requirements of the Hong Kong Personal Data (Privacy) Ordinance ("the policy") in order to safeguard clients' privacy rights. Relevant personal information will be collected upon any applications of any real and/ or demonstration accounts. Meanwhile, your personal information may be used indirect marketing of relevant investment product(s) and/or service(s).

客戶的個人資料按實際情況和需要會被用作以下用途： Your relevant personal information maybe used for the following purposes:

1. 執行客戶指示或回覆客戶有關的查詢的核證程序、賬戶的日常行政管理或相關投資產品或服務的直接或間接市場推廣，與聯福的聯屬或關連公司就相關投資或交易服務共享、反覆查證及轉移該等個人資料； Executing client's instruction(s) or replying client's enquiries; account's day-to-day operation; related investment product(s) and/or service(s)' direct or indirect marketing; cross-checking and/or transferring of relevant personal data between our subsidiaries and/or our associated companies;
2. 處理客戶抵押品，或向追收客戶欠款； Handling client's collateral and/or collecting outstanding amounts;
3. 將該等個人資料轉移予第三者服務供應商作信貸查證及 / 或核證資料用途； Transferring relevant personal data to third party(ies) service provider(s) for purposes of credit checking and/or data verification;
4. 關於或有關遵守任何法律、規例、法令或監管機構的命令的任何用途而提供任何該等資料； Any purpose relating to or in connection with compliance with any law, regulation, court order or order of a regulatory authority including the provision of any such data;
5. 關於或有關聯福或聯福的聯屬或關連公司的投資業務的直接或間接市場推廣。該等資料可能會被轉移至香港以外的地方。 Any direct and/or indirect marketing of any investment business relating to or in connection with LUCKY UNION or any group company, associate and /or related company. Such information maybe transferred to a place outside Hong Kong.

聯福會把客戶的個人資料保密，但按實際情況和需要可能提供給下列機構 / 人士: Lucky Union ensures your personal information is secured with exception of disclosure to the following organization(s) or party(ies):

1. 聯福其他公司包括全資擁有的附屬公司或附屬公司的聯營公司或聯福集團屬下的董事、職員等名義的全資或部份擁有的公司; Directors, officers of any subsidiaries who are wholly-owned and/or partly-owned and/or associated with Lucky Union Financial Group;
2. 為客戶處理相關業務的經紀人及第三方服務供應商包括：結算所、專業服務公司、金融機構、電腦系統服務商、電訊系統支援服務，作為完成客戶服務的必要手續； Any introducing brokers for customer service(s) and/or third party service provider(s) for the purposes include any clearing house(s), professional service companies, financial institution(s), IT systems services provider(s), telecommunications systems support(s) for carry out customer services;
3. 有關或監管聯福任何業務的任何監管或政府機構； Any regulatory and/or governmental authorities which relates to or govern any business of LUCKY UNION; and
4. 根據保密責任聯福視為適當或合適的人士，包括聯福金融集團的成員公司及其僱員。這些授權人士必須把客戶的個人資料保密。 Any individual that Lucky Union considers as appropriate or fit, including without limitation of any member of Lucky Union Financial Group and our employees under a duty of confidentiality.

根據條例中的條款，客戶均有權要求聯福更正有關客戶的任何不實資料及以書面方式要求我們終止使用其個人資料作直接或間接市場推廣用途。唯聯福有權就處理根據條例中的條款而提出索取或更正資料的要求而收取合理的費用。 In accordance with the terms of the policy, you have the right to request LUCKY UNION to correct any inaccurate data and/or to cease from using your personal data for direct and/or indirect marketing purpose by writing. Lucky Union has the right to charge a reasonable fee for achieving and/or processing of any data access request in accordance with the terms of the policy.

任何查詢或申請有關其個人資料，可填妥由香港個人資料 (私隱) 專員提供的「查閱資料要求表格」，將填妥的表格連同客戶簽署確認的身份證明文件副本致函聯福註冊辦事處之法律及合規部。 Any such request should be completing the "Data Access Request Form" as prescribed by the Privacy Commissioner for Personal Data along with appropriate proof of identity (with Client's signature for acknowledgement) sending to the Lucky Union Compliance Department.