

INSTRUCTIONS

CRS Individual Self-Certification Form (CRS-I)

Please read these instructions before completing the form

Why are we asking you to complete this form?

To help protect the integrity of tax systems, governments around the world are introducing a new information gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard ('the CRS').

Under the CRS, we are required to determine where you are 'tax resident' (this will usually be where you are liable to pay income taxes). If you are tax resident outside the country where your account is held we may need to give the national tax authority this information, along with information relating to your accounts. That may then be shared between different countries' tax authorities.

Completing this form will ensure that we hold accurate and up to date information about your tax residency.

If your circumstances change and any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated Self-Certification.

Who should complete this CRS Individual Self-Certification Form (CRS-I)?

(Applicant or Certificate Owner should complete this form.)

If you need to self-certify on behalf of an entity (which includes businesses and partnerships) please complete the 'Entity Tax Residency Self-Certification Form' (CRS-E). Similarly, if you are a controlling person of an entity, please complete the 'Controlling Person Tax Residency Self-Certification Form' (CRS-CP): Part 5a/5b/5c incorporated within the CRS-E form. You can find these forms at www.zurich.com.my

Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act (FATCA), you may still need to provide additional information for the CRS as this is a separate regulation.

Where to go for further information

If you have any questions about this form or these instructions please visit: www.zurich.com.my, contact your consultant, visit a branch or call us.

The 'Organisation for Economic Co-operation and Development' (OECD) has developed the rules to be used by all governments participating in the CRS and these can be found on the OECD's 'Automatic Exchange of Information' (AEOI) website: www.oecd.org/tax/automatic-exchange/

If you have any questions on how to define your tax residency status, please visit the OECD website or speak to a professional tax adviser as we are not allowed to give tax advice.

You can find a list of definitions in the following Appendix.

Appendix - Definitions

Note: These are selected definitions 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 following link:
<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

If you have any questions then please contact your tax adviser or domestic tax authority.

“Account Holder” (Example: Applicant, Certificate Owner, Assignee, 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.

“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



Please complete Parts 1-3 in BLOCK LETTERS

Individual Self-Certification Form

Part 1 Identification of Accountholder

Certificate No:

A. Name of Applicant:

B. Residence Address other than stated in the Takaful Application form:

Line 1 House/Apt/Suite
Name, Number, Street

Line 2 Town/City
Province/Country/ State

Country

Postal Code / ZIP code

C. Mailing Address (Only complete this section if it is different from the address shown in Section B above)

Line 1 House/Apt/Suite
Name, Number, Street

Line 2 Town/City
Province/Country/ State

Country

Postal Code / ZIP code

D. Place of birth

Town or City of Birth

Country of Birth

E. Tax Residency (Please tick):

(i) Are you a Malaysian Resident for Tax Purposes?

(ii) Are you a United States Citizen or United States Resident/ Taxpayer?

(iii) Are you a Residents for Tax Purpose/ Taxpayer of any country other than Malaysia and United States?

Part 2 Individual - Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent (“TIN”)

Please complete the following table indicating (i) where the Applicant is a tax resident and (ii) the Applicant's TIN for each country/reportable jurisdiction indicated.

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

Reason A The country where the Applicant is liable to pay tax does not issue TINs to its residents

Reason B The Applicant 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 tax residence 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		

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1	
2	
3	

Part 3 Personal Data Protection Declarations

I/We understand and agree that by signing up for any products offered by Zurich Takaful 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 Declarations 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 agree that I will submit a new form within [max 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 of 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