Establish your foreign tax status

All information is required unless stated.

US Foreign Account Tax Compliance Act ("FATCA") Certification Form

Oversea-Chinese Banking Corporation Limited ("OCBC Bank" or "the Bank") does not and cannot provide any tax advice. In case of uncertainty, please consult professional tax advice. This form is intended to assist the Customer ("You") in identifying and completing the documentation necessary for FATCA classification purposes.

Which form should you complete

1. Are you a sole-proprietorship that is owned by an individual?
   - ▶ No. Please proceed to question 2.
   - ▶ Yes. Please proceed to complete Form B – Sole-proprietorships owned by individuals.
2. Are you a Singapore government entity or is wholly owned by one or more Singapore government entit(ies)?
   - ▶ No. Please proceed to question 3.
   - ▶ Yes. There is no need to complete this form.
3. Are you incorporated, established, constituted, organised in the US or are subject to US tax law?
   - ▶ No. Please proceed to question 4.
   - ▶ Yes. Please complete and submit US IRS Form W9 instead.
4. Are you a financial institution[1]? (i.e. depository, custodial, investment or specified insurance company)
   - ▶ No. Please proceed to complete Form A – Business Entities (excluding sole-proprietorships owned by individuals).
   - ▶ Yes. Please complete and submit relevant US IRS Form W-8 instead.

Form A – Business Entities (excluding sole-proprietorships owned by individuals)

1 Your business details ▸ *Select only one and complete accordingly*

☐ I am NOT a sole-proprietorship

Registered name ("the Entity") | Business registration number

OR

☐ I am a sole-proprietorship owned by a business entity

Sole-proprietorship details

Registered name | Business registration number

Business entity owner details

Registered name ("the Entity") | Business registration number

▸ *Business entity owner is required to provide their own FATCA declaration below and complete the rest of the form.*

2 FATCA declaration ▸ *Select one of the following statements that best describe the Entity*

The Entity is not a Financial Institution[1], and:

Option	Description	FATCA Status
A1. ☐	**Active Business** • derives less than 50% of its gross income (for the previous calendar year) from passive income[2] such as investments, dividends, interest rents or royalties. • has less than 50% of its assets being used to produce passive income[2] for the previous calendar year. OR **Charity[3]/Non-profit Organisation** • is a Charity[3] or Non-Profit Organisation[4]	*Active NFFE*
A2. ☐	**Public Sector Entity** • is any one of the following: i. Foreign Central Banks ii. Foreign Government Agencies / Public Sector entities iii. Foreign Statutory Boards / Owned by Statutory Boards iv. Foreign Embassies / Trade Representative Offices v. International Organisations	

Co.Reg.No: 193200032W Legal/FATCACertForm 150816

A3. ☐	**Entities in Liquidation / Reorganisation** • is not a Financial Institution[1] 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[1]		*Active NFFE*
A4. ☐	**Publicly Listed Company and its Related Entity[6]** • its stock is regularly traded on one or more established securities markets[5], or • is a Related Entity[6] (in other words, a member) of an entity whose stock of which is regularly traded on an established securities market Please indicate the required information below: Name of the securities market __________ Name of entity regularly traded in above stated securities market (applicable only if the Entity is a Related Entity[6]) __________		
A5. ☐	**Holding Group Service Company** • substantially all of its activities consist of holding (in whole or in part) the outstanding stock of, and providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution[1] • does not operate as an investment fund, such as 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		
A6. ☐	**Treasury / Financing Centre of Corporate Groups** • primarily engages in financing and hedging transactions with, or for, Related Entities[6] that are not Financial Institutions, and • the group of such Related Entities[6] is primarily engaged in a business other than that of a Financial Institution, and • does not provide financing or hedging services to any entity that is not a Related Entity[6]		
A7. ☐	**Passive Investments** • derives more than 50% of its gross income (for the previous calendar year) from passive income[2] such as investments, dividends, interests, rents or royalties, and **Select only one** ☐ **does not have** US controlling person(s)[7] who (1) ultimately own(s) or control(s) the Entity and/or (2) directly or indirectly own(s) at least 25% of the Entity. ☐ **has** US controlling person(s)[7] who (1) ultimately own(s) or control the Entity, and/or (2 directly or indirectly own(s) at least 25% of the Entity. **Please complete Part 3 below**.		*Passive NFFE*
A8. ☐	• is none of the above.		*Please complete the relevant US IRS Form W-8.*

3 US Controlling Person(s)[7] (Only for Passive Investments)

If the Entity has selected A7 in Part 2, please provide details of US controlling person(s)[7] who (1) ultimately owns(s) or control(s) the Entity, and/or (2) directly or indirectly own(s) at least 25% of the Entity.

Name

Taxpayer Identification No. (TIN)

Address

Postal code

Name

Taxpayer Identification No. (TIN)

Address

Postal code

Name

Taxpayer Identification No. (TIN)

Address

Postal code

Name

Taxpayer Identification No. (TIN)

Address

Postal code

4 Agreement ▸ *To be signed by person(s) authorised to open the Account(s)*

By signing below, I/we hereby:

(1) undertake to promptly:
   (i) notify OCBC Bank if there is any change in any of the information provided above, in any event by no later than the date falling 30 calendar days from the date of change; and
   (ii) provide to OCBC Bank such other information, documents or other evidence which OCBC Bank may require in connection with such change in any of the information provided above; and

(2) represent, warrant, agree and certify to OCBC Bank that, as at the date of this Certification Form:
   (i) all information provided in this Certification Form is true, complete and accurate in all respects;
   (ii) where any of the above certifications are found to be inaccurate and/or where the Bank did not receive the relevant supporting documentation(s), the Bank has the right and absolute discretion in not proceeding with the account opening.

I/we further agree and consent to the terms of OCBC Bank's FATCA Policy, available at www.ocbc.com/business-policies or upon request.

The persons named and signing below are duly authorised to complete and sign this Certification Form for and on behalf of the Entity and to submit this Certification Form to OCBC Bank.

Signature	*Signature*
Name ▸ *As per NRIC / Passport*	Name ▸ *As per NRIC / Passport*
NRIC/Passport Number:	NRIC/Passport Number:
Date: D D / M M / Y Y	Date: D D / M M / Y Y
Signature	*Signature*
Name ▸ *As per NRIC / Passport*	Name ▸ *As per NRIC / Passport*
NRIC/Passport Number:	NRIC/Passport Number:
Date: D D / M M / Y Y	Date: D D / M M / Y Y

1. **Financial Institution** means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.
   (a) **Custodial Institution** means any entity that **holds**, as a substantial portion of its business, **financial assets for the account of others**.
   (b) **Depository Institution** means any entity that **accepts deposits** in the ordinary course of a **banking** or similar business.
   (c) **Investment Entity** means any entity that conducts as a business (or is managed by an entity that conducts as a business) one or more of the three following activities or operations for or on behalf of a customer:
      i. trading in money market instruments, foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
      ii. individual and collective portfolio management; or
      iii otherwise investing, administering, or managing funds or money on behalf of other persons.
   (d) **Specified Insurance Company** means any entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value insurance Contract or an Annuity Contract.
2. **Passive income** refers generally to the portion of gross income that consists of: dividends (including substitute dividend payments); interest; income equivalent to interest; rents and royalties (other than those derived in the active conduct of a trade or business conducted, at least in part, by employees); annuities; net gains from the sale of property that gives rise to passive income; net gains from certain transaction in commodities; net foreign currency gains; net income from notional principal contracts; amounts received under cash value insurance contracts; and amounts received by an insurance company in connection with its reserves for insurance and annuity contracts.
3. **Charity** refers to all charities registered under the Charities Act (Cap. 37).
4. **Non-Profit Organisation** means an entity that meets ALL of the following criteria:
   (a) 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;
   (b) It is exempt from income tax in its country of residence;
   (c) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
   (d) The applicable laws of the entity's country of residence or the entity's formation documents do not permit any income or assets of the entity 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 entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and
   (e) The applicable laws of the entity's country of residence or the entity's formation documents require that, upon the entity'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 entity's country of residence or any political subdivision thereof.
5. An established securities market generally refers to a Securities exchange that; (i) is officially recognised, sanctioned, or supervised by a governmental authority of the foreign country in which the market is located; and (ii) has an annual value of shares traded on the exchange (or a predecessor exchange) exceeding $1 billion during each of the three calendar years immediately preceding the year in which the determination is being made.
6. An entity is a **"Related Entity"** of another Entity if either entity controls the other entity, or two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote or value in an entity.
7. The term "Controlling Persons" means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.

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Fold here

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PERMIT NO. 08066

OVERSEA-CHINESE BANKING CORPORATION LTD
Account Services
BRAS BASAH POST OFFICE
Locked Bag Service No. 8
Singapore 911886

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OCBC Bank

Establish your foreign tax status

All information is required unless stated.

US Foreign Account Tax Compliance Act (“FATCA”) Certification Form

Form B – Sole-proprietorships owned by individuals

- You are only required to complete this section if you are a sole-proprietorship owned by yourself in the capacity of an individual.
- If you are a ***sole-proprietorship owned by a business entity*** (e.g. Pte Ltd, Associations, Public Listed Co.), please complete Form A – Business Entities (excluding sole-proprietorships owned by individuals) instead.

1 Owner details

Full Name

NRIC/Passport

2 FATCA declaration ▸ *To be declared by owner in his/her individual capacity*

☐ **I am a U.S. Tax Resident[1]**

Taxpayer Identification No. (TIN)

Country of birth

OR

☐ **I am NOT a U.S. Tax Resident[1]**

Country of birth ▸ *Tick one only*

☐ United States
▸ *Please provide original copy of the Certificate of loss of nationality of the U.S. and/or the I-407*

☐ Singapore

☐ Others
▸ *Country*

By completing the above, I confirm that the affiliated entit(ies) or business(es) and I are not subject to the US tax law.

3 Your business details

Name of Sole-proprietorship

Business registration number

4 Agreement ▸ *To be signed by owner in his/her individual capacity*

By signing below, I hereby:

(1) undertake to promptly:
 (i) notify OCBC Bank if there is any change in any of the information provided above, in any event by no later than the date falling 30 calendar days from the date of change; and
 (ii) provide to OCBC Bank such other information, documents or other evidence which OCBC Bank may require in connection with such change in any of the information provided above; and
(2) represent, warrant, agree and certify to OCBC Bank that, as at the date of this Certification Form:
 (i) all information provided in this Certification Form is true, complete and accurate in all respects;
 (ii) where any of the above certifications are found to be inaccurate and/or where the Bank did not receive the relevant supporting documentation(s), the Bank has the right and absolute discretion in not proceeding with the account opening.

I further agree and consent to the terms of OCBC Bank's FATCA Policy, available at www.ocbc.com/business-policies or upon request.

Signature

Date ▸ *DD / MM / YY*

__ / __ / __

1. Definition of a U.S. Tax Resident
 (a) A citizen or permanent resident of the United States (e.g. US Green Card holder or someone who meets the requirements to be considered a resident under the ‘substantial presence test’); or;
 (b) Any other person that is not a foreign person (as defined under US federal tax law).

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