

外國賬戶稅務合規法案("FATCA")的客戶聲明書 (公司/機構)
Self-Certification Form (Entity) for Foreign Account Tax Compliance Act ("FATCA")

保單號碼 Policy No. _____

保單受保人 Insured _____ 保單持有人 Policyowner _____

請於適當方格內加"✓"號 Please put "✓" in appropriate box

第一部分 Part 1: 公司/機構資料 Entity Information

公司/機構名稱: Name of Entity:		註冊國家或組織成立國家: Country of incorporation or organization establishment:
登記/註冊文件: Registration / Incorporation Document:	<input type="checkbox"/> 商業登記證 Business Registration Certificate <input type="checkbox"/> 公司註冊證 Certificate of Incorporation <input type="checkbox"/> 其他 Others _____	文件號碼: Document No.:
登記地址: Registered Address:	通訊地址(如與登記地址相同, 毋須填寫) Mailing Address (if different from the Registered Address)	

第二部分 Part 2: 聲明及身份確認 Declaration and Confirmation of Identity

本人(等) I/We _____ (聲明者姓名 Name of Declarant), (身份證明文件 /護照號碼 Identity Document / Passport No. _____), 代表本公司/機構 on behalf of the entity, 作為 act as
 保單持有人 Policy Owner 申請人 Applicant 索償人 Claimant 受托人 Trustee 其他, 請列明 Others, please specify: _____

作出以下聲明:
certify that the entity is:

- a) 本公司/機構是屬於在美國或其任何一州或其政府分支機構(包括哥倫比亞特區或其他州在內)之法律下所成立或組成並須課稅的法人團體或合夥團體。 An entity taxable as a corporation, or a partnership, created or organized in or under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any states of the U.S.. 是 Yes 否 No
- b) 本公司/機構是屬於任何來源的收入均須繳納美國聯邦所得稅的遺產。 An estate the income of which is subject to U.S. federal income tax regardless of the source thereof. 是 Yes 否 No
- c) 本公司/機構是屬於美國境內法院可監理其行政事務且有一人或一人以上之美國人士擁有控制所有主要決定權限之信託, 或於 1996 年 8 月 20 日已存在且於 1996 年 8 月 19 日被視為美國信託之選擇信託。 A trust with respect to which a court within the U.S. is able to exercise primary supervision over its administration and one or more U.S. persons have the authority to control all of its substantial decisions, or certain electing trusts that were in existence on 20 August 1996 and were treated as domestic trusts on 19 August 1996. 是 Yes 否 No

若在上述任何問題中選擇“是”, 請完成第三部分, 否則, 請完成第四部分。
If you have indicated "Yes" to any of the above questions, please go to Part 3. Otherwise, please proceed to Part 4.

第三部分 Part 3: 美國賬戶識別 U.S. Account Identification

本人(等)代表本公司/機構作出以下聲明 I/We (on behalf of the entity) certify that the entity is:

本公司/ 機構為「非特定美國人士」 The entity is a "Non-Specified U.S. Person" 是 Yes 否 No

- 若選擇「是», 請提供 FATCA 申報豁免代號(詳情請參閱聲明書附錄 I)。
If "Yes", please provide a FATCA Reporting Exemption Code (Refer to Appendix I for the FATCA Reporting Exemption Code).

請提供美國稅務編號, 公司/機構的美國稅務編號為僱主識別編號。
Please provide your U.S. Taxpayer Identification Number (TIN). It is your Employer Identification Number (EIN) for an entity.

僱主識別編號 Employer Identification Number									
		-							

完成第三部分後, 請繼續完成聲明書第五部分。 Please proceed to Part 5 after you have completed Part 3.

第四部分 Part 4 : FATCA 分類 FATCA Classification

a) 本人(等)代表本公司/機構確認本公司/機構屬於 FATCA 法規下「外國金融機構」的定義或以下其中一個分類(如適用)，並提供有關資料(關於各個選項的定義，請參閱附錄 I)。
I/We (on behalf of the entity) certify that the entity is Foreign Financial Institution (“FFI”) or any one of the following classifications as defined under the relevant FATCA rules (if applicable) (Refer to Appendix I for definition of each classification).

FATCA 分類 FATCA Classification	請提供全球中介機構識別號碼 (“GIIN”)或在適用處提供相關資料。 Please provide the Global Intermediary Identification Number (“GIIN”) or other information where applicable.
<input type="checkbox"/> 香港金融機構 Hong Kong Financial Institution	
<input type="checkbox"/> 跨政府協議版本一下有報告義務的金融機構 Reporting Financial Institution in a Model 1 Inter-Governmental Agreement (“IGA”) Jurisdiction	
<input type="checkbox"/> 跨政府協議版本二下有報告義務的金融機構 Reporting Financial Institution in a Model 2 IGA Jurisdiction	
<input type="checkbox"/> 非跨政府協議下參與合規的外國金融機構 Participating FFI in a Non-IGA Jurisdiction	
<input type="checkbox"/> 受保薦的外國金融機構 Sponsored FFI	1) 若受保薦的外國金融機構沒有 GIIN，請提供保薦機構的 GIIN；及 2) 保薦機構的名稱 Please provide 1) the GIIN of the sponsoring entity if the Sponsored FFI has not obtained a GIIN; and 2) the name of the sponsoring entity.
<input type="checkbox"/> 註冊視同合規的外國金融機構(受保薦的外國金融機構除外) Registered Deemed Compliant FFI (Except Sponsored FFI)	
<input type="checkbox"/> 認證視同合規的外國金融機構 Certified Deemed Compliant FFI	Please provide Form W-8BEN-E. 請提供 W-8BEN-E 表格
<input type="checkbox"/> 豁免實益擁有人 - 請註明以下其中一個類別 Exempt Beneficial Owner (“EBO”) – Please specify the type of EBO below <input type="checkbox"/> 香港特別行政區政府機構 (包括香港特別行政區政府及其全資擁有的機構) HKSAR governmental entity (including the Government of the HKSAR and certain entities wholly owned by the Government of the HKSAR) <input type="checkbox"/> 香港金融管理局 Hong Kong Monetary Authority <input type="checkbox"/> 符合香港特別行政區政府與美國政府簽訂的跨政府協議附錄 II 中「豁免實益擁有人」條件的基金 Funds that qualify as EBO in Annex II of the IGA signed between the Government of the HKSAR and the U.S. Government <input type="checkbox"/> 符合香港特別行政區政府與美國政府簽訂的跨政府協議附錄 II 中的國際組織 International organization as defined in Annex II of the IGA signed between the Government of the HKSAR and the U.S. Government <input type="checkbox"/> 其他類別 (請提供 W-8BEN-E 表格) Others (Please provide Form W-8BEN-E)	If “Others” is ticked, please provide Form W-8BEN-E 如屬「其他類別」，請提供 W-8BEN-E 表格。
<input type="checkbox"/> 不參與合規的外國金融機構 Non-Participating FFI	不適用 Not applicable

若本公司/機構的 FATCA 分類並不屬於上述選項，本公司/機構將另行填寫美國國稅局 W-8 表格。

If the entity falls into a FATCA classification which is not being mentioned above, the entity should fill in U.S. Internal Revenue Service (“IRS”) Form W-8.

b) 本人(等)代表本公司/機構確認本公司/機構並非屬於 FATCA 法規下的金融外國機構(如適用)，並提供有關資料 (關於各個選項的定義，請參閱附錄 I)。

I/We (on behalf of the entity) certify that the entity is NOT a FFI as defined under the relevant FATCA rules (if applicable) (Refer to Appendix I for definition of each classification).

非金融機構的 FATCA 分類 FATCA classification for Non-financial institution	請提供全球中介機構識別號碼 (“GIIN”)或在適用處提供相關資料。 Please provide the Global Intermediary Identification Number (“GIIN”) or other information where applicable.
<input type="checkbox"/> 持有實業的非金融外國機構 Active Non-Financial Foreign Entity (“NFFE”)	不適用 Not applicable
<input type="checkbox"/> 不涉及美國操控人的被動非金融外國機構 Passive NFFE <u>without</u> Controlling U.S. Person(s)	不適用 Not applicable
<input type="checkbox"/> 涉及美國操控人的被動非金融外國機構 Passive NFFE <u>with</u> Controlling U.S. Person(s)	不適用 Not applicable
<input type="checkbox"/> 直接申報的非金融外國機構 Direct Reporting NFFE	
<input type="checkbox"/> 受保薦的直接申報的非金融外國機構 Sponsored Direct Reporting NFFE	1) 若受保薦的直接申報的非金融外國機構沒有 GIIN，請提供保薦機構的 GIIN；及 2) 保薦機構的名稱 Please provide 1) the GIIN of the sponsoring entity if the Sponsored Direct Reporting NFFE has not obtained a GIIN; and 2) the name of the sponsoring entity.

若本公司/機構的 FATCA 分類並不屬於上述選項，本公司/機構將另行填寫美國國稅局 W-8 表格。

If the entity falls into a FATCA classification which is not being mentioned above, the entity should fill in IRS Form W-8.

c) 本人(等)代表本公司/機構確認本公司/機構屬於 FATCA 法規下「涉及美國操控人的被動非金融外國機構」(如適用)，並提供每一位美國公民/美國居民操控人的姓名、地址和其美國稅務編號。

I/We (on behalf of the entity) certify that the entity is “Passive NFFE with Controlling U.S. Person(s)”(if applicable), I/we duly provide the name, address and U.S. Taxpayer Identification Number (TIN) of each Controlling Person that is a U.S. citizen or U.S. resident of the Passive NFFE.

姓名 Name	通訊地址 Correspondence Address	美國稅務編號 U.S. Taxpayer Identification No.

完成第四部分後，請繼續完成聲明書第五部分。 Please proceed to Part 5 after you have completed Part 4.

第五部分 Part 5 : 聲明 Declaration

(i) 在不抵觸當地適用的法律的情況下，本公司/機構同意泰禾人壽保險有限公司或任何其他其本地或海外附屬機構（統稱「泰禾人壽」）可向本地及海外監管機構或稅務機構披露、呈交或提供本公司/機構的資料以確立本公司/機構於任何司法管轄區的稅務責任。
Subject to applicable local laws, the entity hereby consents for Tahoe Life Insurance Company Limited or any of its local or overseas subsidiaries (collectively "Tahoe Life") to disclose, report or share the information of the entity with local and overseas regulators or tax authorities where necessary to establish its tax liability in any jurisdiction.

(ii) 因應本地及海外監管機構或稅務機構的要求，本公司/機構同意並准許泰禾人壽可按適用的法律、法規和指令在本公司/機構保單中扣留相關所須的款項。

Where required by local or overseas regulators or tax authorities, the entity consents and agrees that Tahoe Life may withhold from the policy(ies) of the entity such amounts as may be required according to applicable laws, regulations and directives.

(iii) 本公司/機構承諾會與泰禾人壽充分合作，以確保泰禾人壽就處理與本公司/機構保單相關的事宜會符合適用的法律、法規和指令。

The entity undertakes to fully cooperate with Tahoe Life to ensure it meets its obligations under applicable laws, regulations and directives in connection with our account(s).

(iv) (以下聲明適用於貴公司/機構在第二部分的所有問題中選擇「是」的情況，即貴公司/機構是美國人士)

(The following certification is applicable if the entity has ticked "Yes" in any of the questions in Section 2, i.e. the entity is a U.S. Person)

在願受作假證供的懲處下，本人(等)聲明：

Under penalty of perjury, I/we certify that:

1. 此聲明書所示的號碼是本公司/機構正確的美國稅務編號；及

The number shown on this form is the correct U.S. taxpayer identification number of the entity, and

2. *本公司/機構毋須繳納後備預扣稅，原因是 (a) 本公司/機構獲豁免繳納後備預扣稅，或 (b) 美國國稅局並未通知本公司/機構，指因本公司/機構未能申報所有利息或股息而須繳納後備預扣稅，或 (c) 美國國稅局已通知本公司/機構不再需要繳納後備預扣稅；及

*The entity is not subject to backup withholding because: (a) the entity is exempted from backup withholding, or (b) the entity has not been notified by the U.S. Internal Revenue Service (IRS) that the entity is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified the entity that it is no longer subject to backup withholding, and

3. 本公司/機構是 (i) 美國或其任何一州或其政府分支機構(包括哥倫比亞特區或其他州在內)之法律下所成立或組成並須課稅的法人團體或合夥團體；(ii) 源於遺產及因而獲得任何來源的收入均須繳納美國聯邦所得稅的；或 (iii) 屬於美國境內法院可監理其行政事務且有一人或一人以上之美國人士擁有控制所有主要決定權之信託，或於 1996 年 8 月 20 日已存在且於 1996 年 8 月 19 日被視為美國信託之選擇信託；及

The entity is (i) an entity taxable as a corporation, or a partnership, created or organized in or under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to US federal income tax regardless of the source thereof, or (iii) a trust with respect to which a court within the U.S. is able to exercise primary supervision over its administration and one or more U.S. persons have the authority to control all of its substantial decisions, or certain electing trusts that were in existence on 20 August 1996 and were treated as domestic trusts on 19 August 1996; and

4. 此聲明書中所填寫的表明本公司/機構豁免 FATCA 申報的 FATCA 代號是正確的。

The FATCA code(s) entered on this form (if any) indicating that the entity is exempted from FATCA reporting is correct.

聲明指引：如貴公司/機構已獲美國國稅局通知貴公司/機構因未有在稅務申報表中申報所有利息或股息而現時須繳納後備預扣稅，則須刪除上文第 2 項（以* 符號標示）。

Note: You must cross out item 2 (marked with *) above if the entity has been notified by the IRS that the entity is currently subject to backup withholding because the entity has failed to report all interest and dividends on its tax return.

(v) (以下聲明僅適用於貴公司/機構在第二部分的所有問題中皆選擇「否」的情況，即貴公司/機構不是美國人士)

(The following certification is applicable only if the entity has ticked "No" in all questions in Section 2, i.e. the entity is not a U.S. Person)

本人(等)在願受作假證供的懲處下特此聲明，本人(等)已閱讀明白此聲明書上所有之內容及同時聲明就本人(等)所知所信，在此聲明書內所填報的各項資料均屬真實、正確以及完整。本人(等) 在願受作假證供的懲處下進一步聲明以下內容為實：

Under penalties of perjury, I/we declare that I have examined the information on this form and to the best of my/our knowledge and belief it is true, correct, and complete. I/We further certify under penalties of perjury that:

1. 本公司/機構為與此聲明書所載內容相關之所有收入之受益人，用此聲明書來證明其 FATCA 身份，或以商人身份為美國國內稅收法 Internal Revenue Code (IRC) Section 6050W 提交此聲明書；及

The entity is the beneficial owner of all the income to which this form relates, is using this form to certify its status for chapter 4 purposes (i.e. FATCA purposes), or is a merchant submitting this form for purposes of section 6050W of U.S. Internal Revenue Code (IRC), and

2. 本公司/機構為非美國機構；及

The entity is not a U.S. person, and

3. 與此聲明書所載內容相關之收入 (a) 與在美國境內之貿易和商業無實際關聯，或 (b) 即使收入與美國境內之貿易和商業有關，其收入可根據互惠協定而不須繳付任何美國之所得稅，或 (c) 相關之收入為合伙經營之份額，並且
The income to which this form relates is: (a) not effectively connected with the conduct of a trade or business in the U.S., or (b) effectively connected but is not subject to tax under an income tax treaty, or (c) the partner's share of a partnership's effectively connected income, and

4. 就經紀交易或以貨易貨交易而言，受益人為美國稅務表格W-8BEN-E 說明中所定義之可豁免之外國人。
For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions of IRS Form W-8BEN-E.

此外，本人(等)授權此聲明書可以交付任何對本人(等)為受益人之收入擁有控制、收取或託管權力之所得稅扣繳單位，或任何對以本人(等)為受益人之收入擁有發放或支付權力之所得稅扣繳單位。

Furthermore, I/we authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which the entity is the beneficial owner or any withholding agent that can disburse or make payments of the income of which the entity is the beneficial owner.

(vi) 本人(等)聲明本人已閱讀且明白此聲明書的所有內容，同時聲明就本人(等)所知所信，本聲明書所提供的相關資料均屬真實、正確和完整。本人(等)明白泰禾人壽依賴此等資料以決定公司/機構的身份是否符合 FATCA 的要求 (FATCA 為一項美國稅務法律)。本人(等)有責任在提供此聲明書上的資料時確保資料的準確性。附錄 I 的聲明書填寫指引僅供參考。泰禾人壽不能提供美國的稅務意見或任何關於 FATCA 或其對公司/機構的影響的意見。本公司/機構及本人(等)需就任何稅務問題尋求專業稅務顧問的意見。

I/We (on behalf of the entity) declare that I/we have examined the information on this form and to the best of my/our knowledge and belief it is true, correct, and complete. I/We understand that Tahoe Life is relying on this information for the purpose of determining the status of the entity named above in compliance with FATCA which is a U.S. tax legislation. It is my/our responsibility to be accurate in giving the information on this form. The guidance for the self-certification in Appendix I is for reference only. Tahoe Life is not able to offer U.S. tax advice or any advice on FATCA or its impact on the entity. The entity and I/we should seek advice from professional tax advisor for any tax questions.

(vii) 本人(等)了解，倘若此聲明書所載的資料在作出時是或被證明是虛假的或具誤導性的，泰禾人壽可能因此蒙受損失或招致損害。本人(等)同意就所有該等損失或損害對泰禾人壽作出彌償。

I/We acknowledge that Tahoe Life may suffer loss or incur damage if the information on this form is or proves to be false or misleading when made. I/We agree to indemnify Tahoe Life on demand for all such loss and damage.

(viii) 若此聲明書中的任何資料有所更改，本人(等)同意於 30 日內重新提供正確的聲明書。

I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

(ix) 此聲明書的英文本與中文譯本如有歧義，概以英文本為準。

In the case of any inconsistency between the English version and the Chinese translation of this form, the English version shall apply and prevail.

如貴公司/機構為美國人士，貴公司/機構須同意以上有關聲明。美國國稅局並不要求貴公司/機構同意其他與避免預扣稅無關的條文。

For a U.S. entity, the entity is required to provide the relevant declarations contained in the above paragraph. The U.S. Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholdings.

本人(等)謹聲明本人(等)有權代表本公司/機構作出以下簽署。本人(等)已謹慎查核此聲明書中的內容，並確認以上所申報的資料，在本人(等)認知的範圍內均屬真實、正確和完整。特此聲明。

I/We certify that I/we have the capacity to sign for the entity. I/We declare that I/we have examined the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete.

授權簽署及公司蓋章(如適用) Authorized Signature and Company Chop (if applicable)

日期(日/月/年) Date (DD/MM/YYYY)

姓名 Name _____

見證人簽署 Signature of Witness

日期(日/月/年) Date (DD/MM/YYYY)

姓名 Name _____

1. 「非特定美國人士」的相關申報豁免的代號 FATCA Reporting Exemption Code

以下代號用於鑑別屬於FATCA申報豁免的美國客戶（「非特定美國人士」） The following codes identify U.S. Persons that are exempt from reporting under FATCA (“Non-Specified U.S. Person”)	
A	根據美國國稅法規第501 (a) 條規定的被豁免之組織或根據美國國稅法規第7701 (a) (37)所指之個人退休計劃 (An organization exempt from U.S. tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code (“Tax Code”))
B	美國聯邦政府及其下屬機構 (The U.S. or any wholly owned agency or instrumentality thereof)
C	美國州政府，哥倫比亞特區，美國領土，及其下屬機構或其全資擁有的機構或部門 (Any state of the U.S., the District of Columbia, any U.S. territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing)
D	根據美國財政部法規第1.1472-1(c)(1)(i)條所指之上市公司 (A corporation the stock of which is regularly traded on one or more established securities markets, as described in U.S. Treasury Regulations Section 1.1472-1(c)(1)(i))
E	根據美國財政部法規第1.1472-1(c)(1)(i)條所指之公司的聯屬集團內的附屬公司 (A corporation that is a member of the same expanded affiliated group as a corporation described in U.S. Treasury Regulations Section 1.1472-1(c)(1)(i))
F	美國國內註冊的股票、外匯或商品期貨零售商 (A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the U.S. or any state within the U.S.)
G	根據美國國稅法規第856條規定的不動產投資信託公司 (Any real estate investment trust as defined in section 856 of the Tax Code)
H	根據美國國稅法規第851條所指的監管投資公司，或根據美國證券交易委員會在1940年投資公司法 (15 U.S.C. 80a-64)成立之公司 (Any regulated investment company as defined in section 851 of the Tax Code or any entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64))
I	根據美國國稅法規第584(a)條所指之共同信託基金 (A common trust fund as defined in section 584(a) of the Tax Code)
J	根據美國國稅法規第581條所指之銀行 (A bank as defined in section 581 of the Tax Code)
K	經紀人 (A broker)
L	根據美國國稅法規第664條或第4947(a)(1)條規定，可豁免稅務的信託 (A trust exempt from tax under section 664 or described in section 4947(a)(1) of the Tax Code)
M	根據美國國稅法規第403(b)條或457(g)條規定，可豁免稅務的信託 (A tax exempt trust under a section 403(b) plan or section 457(g) plan of the Tax Code)

2. 香港與美國於 2014 年 11 月 13 日正式簽署「跨政府協議版本二」，以便利香港的金融機構處理和遵從「外國賬戶稅務合規法案」的要求。「外國賬戶稅務合規法案」是美國制定的反逃稅機制，為識別美國納稅人在美國境外的金融機構設立賬戶以圖向美國稅務局隱瞞其收入及資產的情況。法案規定美國境外的金融機構須向美國稅務局披露美國納稅人的賬戶資料。

Hong Kong and the U.S. signed a Model 2 inter-governmental agreement (IGA) ("Model 2 IGA") on 13 November 2014 to facilitate compliance with the U.S. Foreign Account Tax Compliance Act (FATCA) by financial institutions in Hong Kong. FATCA is an anti-tax evasion regime enacted by the U.S. to detect U.S. taxpayers who use accounts with non-U.S. financial institutions to conceal income and assets from the IRS. It requires financial institutions outside the U.S. to report financial account information of U.S. taxpayers to the IRS.

3. 金融機構 Financial institution (“FI”)

「金融機構」是指託管機構、存款機構、投資機構、或特定保險公司。

The term “Financial Institution” means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.

「託管機構」是指為其他人士持有金融資產，以之作為其業務的重大部份的任何機構。如於：(i)截至作出釐定的年度之前的 12 月 31 日（或非曆年會計期間的最後一日）止三個年度期間；或(ii)機構已存在的期間（以較短期間者為準）內，機構的總收入內持有金融資產及有關金融服務所佔的部份相等於或超過該機構的總收入的 20%，該機構即以為其他人士持有金融資產作為業務的重大部份。

The term “Custodial Institution” means any entity that holds, as a substantial portion of its business, financial assets for the account of others. An entity holds financial assets for the account of others as a substantial portion of its business if the entity’s gross income attributable to the holding of financial assets and related financial services equals or exceeds 20 percent of the entity’s gross income during the shorter of: (i) the three-year period that ends on December 31 (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the entity has been in existence.

「存款機構」是指從事一般銀行或相類以活動的過程中接收存款的機構。

The term “Depository Institution” means any entity that accepts deposits in the ordinary course of a banking or similar business.

「投資機構」是指藉著為或代客戶進行以下一項或多項活動或營運作為業務經營（或由某個藉著進行以下一項或多項活動或營運作為業務經營的機構管理）的任何機構：

The term “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 following activities or operations for or on behalf of a customer:

- 1) 買賣貨幣市場工具（包括支票、匯票、存款證、衍生工具等）；外匯；兌換、利率及指數工具；可轉換證券；或商品期貨交易；
Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
- 2) 個人及集體投資組合管理；或
Individual and collective portfolio management; or
- 3) 以其他方式代其他人士投資、管理或處理基金或貨幣。
Otherwise investing, administering, or managing funds or money on behalf of other persons.

「特定保險公司」是指作為發出現金保險合約或年金合約，或有責任就現金保險合約或年金合約付款的保險公司（或保險公司的控股公司）的任何機構。

The term “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.

4. 香港金融機構 Hong Kong Financial Institution

「香港金融機構」指在香港設立的金融機構，但不包括該其海外分行。香港金融機構亦包括外國金融機構的香港分行。

The term “Hong Kong Financial Institution” means any financial institution established in Hong Kong, but excluding any branches of such financial institution located outside of Hong Kong. The term Hong Kong Financial Institution also includes a Hong Kong branch of an FFI formed outside of Hong Kong.

5. 跨政府協議版本一下有報告義務的金融機構 Reporting Financial Institution in a Model 1 IGA Jurisdiction

「跨政府協議版本一下有報告義務的金融機構」是指已與美國簽訂跨政府協議「版本一」的國家之金融機構。

The term “Reporting Financial Institution in a Model 1 IGA Jurisdiction” means an FFI that is formed in a country that has signed a Model 1 Intergovernmental Agreement with the U.S.

6. 跨政府協議版本二下有報告義務的金融機構 Reporting Financial Institution in a Model 2 IGA Jurisdiction

「跨政府協議版本二下有報告義務的金融機構」是指已與美國簽訂跨政府協議「版本二」的國家之金融機構。這些外國金融機構需要和美國政府簽訂外國金融機構協議以成為合規參與的外國金融機構。

The term “Reporting Financial Institution in a Model 2 IGA Jurisdiction” means an FFI that is formed in a country that has signed a Model 2 IGA with the U.S. Such FFI would also be required to be subject to the FFI agreement with the U.S. government and become a Participating FFI.

7. 非跨政府協議下參與合規的外國金融機構 Participating FFI in a Non-IGA Jurisdiction

「非跨政府協議下合規參與的外國金融機構」是指在沒有跨政府協議下，已和美國政府簽訂外國金融機構協議之合規參與的外國金融機構。

The term “Participating FFI in a Non-IGA Jurisdiction” means an FFI that is formed in a country that has not signed any IGA with the U.S. and that has signed an FFI agreement with the U.S. government to become a Participating FFI.

8. 受保薦的外國金融機構 Sponsored FFI

「受保薦的外國金融機構」是指符合跨政府協議「版本二」附錄 II 中特定要求的機構。這些機構包括受保薦的投資機構及受控的外國企業。

The term “Sponsored FFI” means an entity that meets certain FATCA requirements as described in Annex II of the Model 2 IGA. It includes sponsored investment entities and sponsored controlled foreign corporations.

受保薦的金融機構是屬於「註冊視同合規的外國金融機構」的其中一種類別。

This is a type of “Registered Deemed Compliant FFI”.

9. 註冊視同合規的外國金融機構 Registered Deemed Compliant FFI

「註冊視同合規的外國金融機構」是指已在美國國稅局註冊，且符合跨政府協議「版本二」附錄 II 中特定要求的機構，總體上包含以下類別：

The term “Registered Deemed Compliant FFI” means an FFI that has registered with the IRS and meets certain FATCA requirements as described in Annex II of the Model 2 IGA. In general, it includes the following categories:

- 1) 擁有當地客戶群的註冊金融機構；
Registered financial institutions with a local client base;
- 2) 集體投資工具；以及
Collective investment vehicles; and
- 3) 已註冊及合資格的信用卡發行者。
Registered qualified credit card issuers.

10. 認證視同合規的外國金融機構 Certified Deemed Compliant FFI

「認證視同合規的外國金融機構」是指符合跨政府協議「版本二」附錄 II 中特定要求的機構。該類外國金融機構需要聲明自身為「認證和被視作合規的金融機構」。這些機構並不需要向美國國稅局註冊。一般而言，這些機構包括以下類別：

The term “Certified Deemed Compliant FFI” means an FFI that meets certain FATCA requirements as described in Annex II of the Model 2 IGA. Such FFI would certify its status as a “Certified deemed-compliant FFI” without registering with the IRS. In general, it includes the following categories:

- 1) 符合法案規定的本地銀行；
Local banks meeting detailed requirements;
- 2) 只有低價值賬戶的外國金融機構；
FFIs with only low-value accounts;
- 3) 受保薦的投資工具；
Sponsored, closely held investment vehicles;
- 4) 由受託人記載的信託；以及
Trustee-documented trust; and
- 5) 符合規定的投資諮詢公司及投資管理人。
Certain investment advisors and investment managers meeting detailed requirements.

11. 豁免實益擁有人 Exempt Beneficial Owner (EBOs)

豁免實益擁有人一般包括符合美國財政部法規 § 1.1471-6 (如: 非美國的中央銀行, 非美國政府機構) 或相關跨政府協議中定義的類別。

An EBO is an entity which meets the requirements described in Treasury Regulations § 1.1471-6 (e.g. as a foreign central bank of issue, foreign government) or applicable IGA.

根據香港特別行政區政府與美國政府簽訂的跨政府協議的附錄 II，豁免實益擁有人一般包括以下類別：

The following entities are generally treated as EBOs as described in Annex II of the IGA signed between the Government of HKSAR and the U.S. Government:

- 1) 香港特別行政區政府機構（包括香港特別行政區政府及其全資擁有的機構）；
HKSAR governmental entity (including the Government of the HKSAR and certain entities wholly owned by the Government of the HKSAR);
- 2) 香港金融管理局；
Hong Kong Monetary Authority;
- 3) 符合香港特別行政區政府與美國政府簽訂的跨政府協議附錄 II 中「豁免實益擁有人」條件的基金；以及
Funds that qualify as EBO in Annex II of the IGA signed between the Government of the HKSAR and the U.S. Government; and
- 4) 符合香港特別行政區政府與美國政府簽訂的跨政府協議附錄 II 中的國際組織。
International organizations as defined in Annex II of the IGA signed between the Government of the HKSAR and the U.S. Government.

12. 不參與合規的外國金融機構 Non-Participating FFI

「不參與合規的外國金融機構」指除了外國賬戶稅務合規法案最終規例下的(i) 合規參與的外國金融機構、(ii) 視作合規的外國金融機構或 (iii) 豁免實益擁有人以外的外國金融機構。

The term “Non-participating FFI” refers to FFI other than (i) a participating FFI, (ii) a deemed-compliant FFI, or (iii) an exempt beneficial owner under FATCA final regulations.

不參與合規的外國金融機構並不包括香港金融機構或其他協議國的金融機構（除在跨政府協議（「版本一」或「版本二」）或其他與美國協議下被視作不合規的金融機構）。

It does not include a Hong Kong Financial Institution or other Partner Jurisdiction Financial Institution other than a Financial Institution treated as a Non-participating Financial Institution pursuant to the relevant Model 1 or Model 2 IGA or the corresponding provision in an agreement between the U.S. and a Partner Jurisdiction.

13. 持有實業的非金融外國機構 Active NFFE

「非金融外國機構」是指任何非美國機構及非外國金融機構，同時符合跨政府協議「版本二」附錄 I 第 VI 節 B 段的機構。舉例，如果客戶是一間製造業公司，它很有可能是一個持有實業的非金融外國機構。一般而言，它包括以下類別：

An Non-Financial Foreign Entity (“NFFE”) means any non-U.S. entity that is not a FFI, which meets certain requirements set out in Annex I (paragraph B of Section VI) in a Model 2 IGA. For example, if a customer is itself a manufacturing company, it is likely to be an Active NFFE. In general, it includes the following categories:

- 1) 此機構於上一年度的被動收入少於其總收益的 50% 及於上一年度所持有用作賺取被動收入的資產少於其總資產的 50%；
The NFFE has less than 50% of its gross income for the last calendar year be passive income and less than 50% of its assets for the last calendar year be assets that produce passive income;
- 2) 此機構或其聯屬公司是符合特定要求的上市公司；
The NFFE or its affiliate is a regularly publicly traded entity meeting certain requirements;
- 3) 此機構在美國領土成立，且所有收款人的擁有者都是該美國領土的真正居民；
The NFFE is organized in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory;

- 4) 此機構是一個非美國政府、該政府的行政區（包括州、省、縣或直轄市）、執行某些政府或其行政區的職能的公共機構、美國領土政府、國際組織、非美國的中央銀行、或由一個或多個前述實體全資擁有的實體；
The NFFE is a government (other than the U.S. government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a U.S. Territory, an international organization, a non-U.S. central bank of issue, or an entity wholly owned by one or more of the foregoing;
- 5) 此機構主要 (i) 持有（全部或部分）從事貿易或非金融業務的一間或多間子公司或者 (ii) 提供融資和服務給一間或多間子公司。若此機構的性質被視為投資基金，則不屬於此類別；
Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFFE shall not qualify for this status if the NFFE functions (or holds itself out) as an investment fund;
- 6) 此機構為初創公司，或正在清盤中的公司，或為財資公司；
The NFFE is a start-up, liquidating or treasury company;
- 7) 此機構在過去的五年中並不是金融機構，並正進行清盤及重組，意圖繼續或展開非金融相關的業務；
The NFFE was not a FI in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a FI;
- 8) 此機構主要為非金融機構的關聯公司進行融資及對沖交易，且不為任何非關聯公司提供融資或對沖服務；或
The NFFE primarily engages in financing and hedging transactions with, or for, related entities that are not FI, and does not provide financing or hedging services to any entity that is not a related entity, provided that the group of any such related entities is primarily engaged in a business other than that of a FI; or
- 9) 此機構符合非牟利組織的特定要求。
The NFFE meets detailed requirements applicable to certain not-for-profit organizations.

14. 被動的非金融外國機構 Passive NFFE

在跨政府協議「版本二」中，「被動的非金融外國機構」是指除了持有實業的非金融外國機構以外的非金融外國機構。
Under Model 2 IGA, the term "Passive NFFE" means an NFFE other than an Active NFFE.

15. 操控人 Controlling Persons

「操控人」在跨政府協議「版本二」下泛指能操控一個機構的自然人。對信託而言，操控人包括最終的財產授予人、受託人、保護人（如有）、受益人，或對其信託能予以操控的自然人。在信託以外的法律安排上，操控人有著相同或類近的意思。「操控人」的演繹方法應與國際組織【金融行動特別工作組】的建議一致。

The term "Controlling Persons" under a Model 2 IGA 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. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

16. 直接申報的非金融外國機構，或受保薦的直接申報的非金融外國機構 Direct Reporting NFFEs or Sponsored Direct Reporting NFFEs

外國賬戶稅務合規法案最終規例規定「直接申報的非金融外國機構」及「受保薦的直接申報的非金融外國機構」都是屬於可豁免的非金融外國機構的類別。直接申報的非金融外國機構是指選擇直接向美國國稅局申報其美國操控人的資料的被動非金融外國機構。直接申報的非金融外國機構不需與美國簽署外國金融機構協議。此外，美國國稅局及美國財政部計劃容許特定機構替直接申報的非金融外國機構匯報相關的資料（這些機構為「受保薦的直接申報的非金融外國機構」）。

FATCA final regulations provide that "Direct Reporting NFFEs" and "Sponsored Direct Reporting NFFEs" qualify as excepted NFFEs. A Direct Reporting NFFE is a Passive NFFE that elects to provide the information of its U.S. Controlling Persons directly to the IRS. A Direct Reporting NFFE will not be required to sign an FFI Agreement. Further, the IRS and the U.S. Department of the Treasury intend to allow an entity to sponsor Direct Reporting NFFEs (such an NFFE, a "Sponsored Direct Reporting NFFE").

個人資料收集聲明

1. 目的：泰禾人壽保險有限公司/泰禾保險服務有限公司（「本公司」）就向閣下收集之個人資料（「個人資料」）乃為以下目的使用：

- (i) 處理、管理、落實及實行閣下提交予本公司的本文件或不時提交的任何其他文件中所表明的申請；
- (ii) 提供與本文件和本保單相關的一切服務，包括推廣或改善本公司或其關聯公司提供的有關本次申請的服務或相關服務；
- (iii) 就行政目的與閣下聯絡；
- (iv) 調查、處理及繳付閣下保單的理賠申請；
- (v) 依照在香港特別行政區境內或境外任何法律、監管、政府、稅務、執法或其他機關，或自律監管機構或行業組織的要求，配合調查及作出披露；
- (vi) 將閣下的個人資料發送給任何保險公司聯會或類似組織（「聯會」）以及聯會的任何成員，以供其履行其監管職能及/或為保險行業或聯會的任何成員的合理利益所需的其他職能；
- (vii) 統計或精算研究；
- (viii) 其他直接與以上目的相關的目的；

就本公司使用閣下提供的個人資料作宣傳或市場推廣用途，請參閱「**使用個人資料作直接促銷用途**」一節。未能提供所需的個人資料可能導致本公司無法為閣下提供產品及服務、評估閣下的保單申請、處理保單索償、或處理任何閣下提出的要求、查詢或投訴。

2. 轉移：閣下提供的個人資料將保密處理，惟會因以上所述之目的將此等資料轉移給以下各方：

- (i) 本公司的任何成員公司，包括附屬公司及聯屬公司；
- (ii) 任何其他從事保險、強制性公積金暫行受託人或再保險相關業務的非本公司成員公司；
- (iii) 獲本公司授權以分銷本公司所提供之產品及服務的金融服務中介團體；
- (iv) 提供與閣下的保單有關的索償、調查或其他服務的提供者；
- (v) 現有或不時成立的相關行業協會及聯會；
- (vi) 向閣下提供與本公司產品及服務有關的行政、電訊、電腦、付款、數據處理或其他服務的任何人士（包括代理商、承包商或第三方服務提供者）；
- (vii) 於香港境內或境外任何法律、監管、政府、稅務、執法或其他機關，或自律監管機構或行業組織；
- (viii) 與本公司業務的轉讓或擬議轉讓有關的任何第三方，當中部分受讓方或位於香港境內或境外。
- (ix) 閣下的保險代理人或中介人或介紹人。

3. 查閱：閣下有權查明本公司持有個人資料的類別、本公司是否持有閣下的個人資料，如持有，閣下有權要求查閱本公司持有涉及閣下的個人資料以及要求對該等資料作出更正。閣下可向本公司的資料保障主任提出要求，地址為香港北角英皇道510號港運大廈20樓。本公司有權為處理閣下的個人資料查閱要求而收取合理費用。

使用個人資料作直接促銷用途

除了以上所述的用途，本公司擬把閣下的個人資料包括姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據透過郵寄、傳真、電郵、電話及短訊形式用於直接促銷，當中包括以下的服務、產品和類別：(a) 保險、財務及相關服務及產品；(b) 獎賞、年資獎勵或優惠計劃及相關服務和產品；(c) 本公司的聯名合作夥伴提供之服務和產品（有關服務和產品的申請表/宣傳單張/海報上會提供聯名合作夥伴的名稱，視屬何情況而定）；閣下的個人資料可提供予第三方金融機構、保險公司、醫療機構、電話服務公司、市場營銷或研究服務、獎賞、年資獎勵及優惠計劃服務及/或相關服務作直接促銷。

使用閣下的個人資料進行本公司或任何第三方直接促銷前，本公司必須得到閣下的同意及只有在本公司收到閣下的同意後，本公司才可使用或提供閣下的個人資料作直接促銷用途。

閣下將來可以撤回閣下對個人資料作本公司及第三方直接促銷用途的同意書。這項要求可向本公司的資料保障主任提出，地址為香港北角英皇道510號港運大廈20樓。此後，本公司須停止使用閣下的個人資料作直接促銷之用。

個人資料收集聲明的修訂

本公司保留權利可隨時且在無須通知的情況下，修訂本個人資料收集聲明，本公司亦可在本公司的網站或以書面形式知會閣下，閣下因而能得悉本公司如何收集閣下的個人資料、如何使用該資料及轉移該資料的情況。任何有關修訂將在刊登後即時生效。

Personal Information Collection Statement ("PICS")

- 1. Purpose:** Among the personal data collected from you to Tahoe Life Insurance Company Limited/Tahoe Insurance Services Limited ("Company"), it is collected for the purpose of:
- (i) processing, administering, implementing and effecting the requests indicated in this document or any documents that you may submit to the Company from time to time;
 - (ii) providing all services related to this document and the Policy, including promoting or improving such services or related services by the Company or its subsidiaries and affiliates;
 - (iii) communicating with you in relation to the administrative purposes;
 - (iv) investigating, processing and paying claims made under your insurance policy;
 - (v) co-operating with any investigation and meeting any disclosure requirements imposed by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies within or outside Hong Kong Special Administrative Region ("HKSAR");
 - (vi) transferring your Personal Data to any federation or similar organization of insurance companies ("Federation") and any members of the Federation to carry out its regulatory functions and/or in the interest of insurance industry or any members;
 - (vii) statistical or actuarial research;
 - (viii) other ancillary purposes which are directly related to the purposes set above.

For using the personal data provided by you for promotional / marketing purposes, please refer to the section titled "**Use of Personal Data in Direct Marketing**".

The failure of providing the Personal Data by you may result in the Company being unable to provide products and services, assess your policy application, process claims under insurance policies issued by the Company, or process any other requests, enquiries, or complaints from you.

- 2. Transfer:** Personal data provided by you to the Company will be kept in confidential but it may be transferred to parties mentioned below for purposes set above:
- (i) any related company(ies), including subsidiaries or affiliates of the Company;
 - (ii) any other unrelated company carrying on insurance, provisional trustee of mandatory provident fund or reinsurance related business;
 - (iii) financial services intermediaries that are authorized by the Company for the distribution of products and services provided by the Company;
 - (iv) a claims, investigation or other services provider providing services relevant to your insurance policies;
 - (v) relevant industry association and federation that exists or is formed from time to time;
 - (vi) any person (including agents, contractors or third party service providers) who provides administrative, telecommunications, computer, payment, data processing or other services in connection with the operation of the Company's business and provision of products and services to you;
 - (vii) any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies within or outside HKSAR;
 - (viii) any third party in connection with a transfer or potential transfer of all or part of the business of the Company that some of the transferees may be located within or outside of HKSAR.
 - (ix) your insurance agents, intermediaries or referrers.

- 3. Access:** You have the right to ascertain what type of personal data the Company holds, whether the Company holds your personal data and, if so, the right to request access to and to request correction of any personal data concerning you held by the Company. Such request can be made to the Data Protection Officer of the Company at 20/F, Island Place Tower, 510 King's Road, North Point, Hong Kong. The Company has the right to charge a reasonable fee for processing a request to access your personal data access request.

Use of Personal Data in Direct Marketing

Apart from the aforementioned purposes, the Company may use your personal data including name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data for direct marketing by mail, fax, email, telephone or SMS that may include the following classes of services, products and subjects: (a) insurance, financial and related services and products; (b) reward, loyalty or privileges programmes and related services and products; and (c) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) and/or advertising leaflet(s)/poster(s) for the relevant services and products, as the case may be). Your personal data may also be provided to third party providers of financial, insurance, medical/health, call centre, marketing or research services, rewards, loyalty or privileges program services and/or related services for their use in direct marketing.

Before using your personal data for the purposes of direct marketing conducted by the Company or any third parties indicated in this section, the Company must obtain your consent and only after your consent is received by the Company, the Company may use or provide your personal data for direct marketing purpose.

You may, in future, withdraw your consent to the use of your personal data by the Company and any third parties on direct marketing purposes. Such request can be made to the Data Protection Officer of the Company at 20/F, Island Place Tower, 510 King's Road, North Point, Hong Kong and the Company shall cease to use your personal data for direct marketing purposes.

Amendment to the PICS

The Company reserves the right at anytime, with or without notice, amends this PICS which will be found in our website or in writing to notify you how the Company will collect, use and transfers your personal data. Should there be any amendment to this PICS in the future, such amendment will become effective with immediate effect.