

COMMON REPORTING STANDARD (CRS) AND FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Dear MSSB Customer,

Thank you for choosing MSSB.

As part of MSSB commitment to being fully Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) compliant, we are required to document our customers' tax information. Therefore, MSSB customers are required to submit the relevant self-certification form, if applicable. If you are a tax resident outside the country where your account is held, we are obliged to share your tax residency and other information relating to your accounts with the local tax authority where applicable and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

What is required of me?

Customers are required to provide MSSB with their FATCA and CRS status by completing this Individual Self-Certification Form.

As an **individual account holder / sole proprietor / sole trader**, please fill in:

- Individual Self-Certification form (one for each Joint account holder)

If you are a **controlling person** of an entity, do not complete this form. Instead, please complete a Controlling Person Self-Certification Form.

If you are filling in this form on behalf of someone else, please tell us in what capacity you are signing the form. For example, you may be completing the form under a power of attorney.

What is required of me?

By returning this form to us, you are deemed to have provided your consent for MSSB to process and store the data contained within the documentations on MSSB internal systems. You may also refer to the Definitions and Interpretation for a summary of terms used in this form.

If you have any questions about this form or these instructions please visit: www.mplonline.com, visit a branch or call us.

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder's tax status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.

As a financial institution, we are not allowed to give tax advice. Your tax adviser may be able to assist you in answering specific questions on this form.

Definitions and Interpretation

“Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an 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.

“Account Information” means any information relating to any account of a Customer with any of the MSSB including without limitation the account number, account balance or value, currency denomination, gross receipts, withdrawals and payments to or from the account and the total gross amount of interest paid or credited to the account.

“Authority” means any national, state, or local government, any political subdivision thereof, any agency, authority, instrumentality, whether judicial or administrative, regulatory or self-regulatory organisation, law enforcement body, court, central bank or tax or revenue authority in any jurisdiction whether within or outside of Malaysia.

“Controlling Person” are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive NonFinancial Entity (“Passive NFE”) then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

“Common Reporting Standard (CRS)” was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.

“Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

“Financial Account” means an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts as defined in FATCA and CRS regulations.

“Foreign Account Tax Compliance Act (FATCA)” which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.

“Participating Jurisdiction” means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard.

“Person” means an individual, corporation, company, partnership, joint venture, trust, estate, Limited Liability Company, unincorporated organisation or other entity

Definitions and Interpretation

“Personal Information” in respect of a Customer and any Controlling Person, means: (i) where the Customer and any Controlling Person is an individual, his/her full name, date and place of birth, residential address, mailing address, contact information (including telephone number), and any taxpayer identification number (“TIN”), social security number, citizenship(s), residency(ies) and tax residency(ies) or (if applicable) such other information as the MSSB may reasonably require regarding such Customer and any Controlling Person; (ii) where the Customer and any Controlling Person is a corporate/entity, its full name, date and place of incorporation or formation, registered address, address of place of business, tax identification number, tax status, tax residency, registered address, address of place of business, certification of its CRS status/classification or (if applicable) such other information as the MSSB may reasonably require regarding each of its substantial shareholders and controlling persons.

“Residential/Registered/Permanent Address”. The residential/registered/permanent address MUST be supported by documentary evidence issued by an authorised government body (e.g. NRIC, passport, business license).

“MSSB” means Malacca Securities Sdn Bhd, and its respective affiliates, holding/subsidiaries, related companies and successors and assigns, where applicable.

“Tax Information” in respect of a Customer and any Controlling Person, means: (i) any documentation or information (and accompanying statements, forms, representations, waivers and consents as the MSSB may from time to time require or as the Customer and any Controlling Person from time to time give) relating, directly or indirectly, to the tax status of the Customer and any Controlling Person; (ii) Personal Information of the Customer and any Controlling Person; (iii) Account Information; and (iv) any other information received by any member of the MSSB in relation to the Customer, including (but not limited to) information collected and maintained pursuant to Anti-Money Laundering/ Know Your Customer (AML/KYC) procedures.

“Tax Resident” refers to the definition of tax residence by each participating jurisdiction as provided on [<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.

“TIN” (including “functional equivalent”) 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 following link [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>]. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for Entities, a Business/company registration code/number.

INDIVIDUAL SELF-CERTIFICATION FORM

Please complete sections 1-4 in BLOCK LETTERS

Section 1: Identification of Account Holder

I am an individual

Title

First Name

Last Name

Date of Birth
(DD/MM/YYYY)

NRIC/Passport Number

Nationality

Residential/Registered/Permanent Address

Town/City

Country

Section 2: Declaration of Tax Residency (other than U.S.)

Please tick one option and complete as appropriate:

- I confirm that I am a tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia.
- I confirm that I am a tax resident of the following countries: Please provide the tax residency information in the following table. If exceed three countries, please use a separate sheet

Country of Tax Residency	Taxpayer ID No. (TIN)	If no TIN, tick one of the reasons
		<input type="checkbox"/> A Country does not issue TIN <input type="checkbox"/> B Country does not require the collection of TIN <input type="checkbox"/> C Others – circle where applicable <small>TIN application in progress not required to register tax file housewife househusband minor student retiree foreign diplomat in embassy</small>
		<input type="checkbox"/> A Country does not issue TIN <input type="checkbox"/> B Country does not require the collection of TIN <input type="checkbox"/> C Others – circle where applicable <small>TIN application in progress not required to register tax file housewife househusband minor student retiree foreign diplomat in embassy</small>
		<input type="checkbox"/> A Country does not issue TIN <input type="checkbox"/> B Country does not require the collection of TIN <input type="checkbox"/> C Others – circle where applicable <small>TIN application in progress not required to register tax file housewife househusband minor student retiree foreign diplomat in embassy</small>

Section 3: Declaration of U.S. Citizenship or U.S. Residence for Tax purposes

Please tick one option and complete as appropriate:

- I confirm that I am a U.S. citizen and/or resident in the U.S. for tax purposes (i.e. green card holder or resident under the substantial presence test).

U.S. Federal	TIN Type
	<input type="checkbox"/> SSN Social Security Number: U.S. individuals
	<input type="checkbox"/> ITIN Individual Taxpayer Identification Number: Resident Alien and do not have/not eligible to get an SSN
	<input type="checkbox"/> EIN Employer Identification Number

- I confirm that I was born in the U.S. (or a U.S. territory) but am no longer a U.S. citizen as I have voluntarily surrendered my citizenship as evidenced by the attached documents.
- I confirm that I am not a U.S. citizen or resident in the U.S. for tax purposes.

Section 4: Declaration and Undertaking

I understand that the information supplied by me is subject to the MSSB Terms and Conditions, which has been made available to me.

I acknowledge that the information contained in this form and information regarding my account(s) with you may be provided to IRBM and they may exchange this information with tax authorities of other countries pursuant to intergovernmental agreements to exchange financial account information.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise you within 30 days of any change in circumstances which affects the tax residency status of the Individual or Registered Entity named in Section 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide you with a suitably updated self-certification and declaration within 90 days of such change in circumstances.

Signature

Name :

NRIC/Passport Number :

Date (DD/MM/YYYY) :

I certify that I am an authorised representative for the Individual or Registered Entity documented in the present form