

关于在中国实施就税务事宜自动交换金融账户信息的告知函

尊敬的客户：

作为二十国集团（G20）成员，中国一贯支持经济合作与发展组织（OECD）有关信息自动交换议题下的各项倡议。2015年12月，中国签署了OECD《多边主管当局协议》（MCAA），推进了以《通用报告准则》（CRS）为框架的金融账户自动交换的发展，旨在打击跨境逃税及维护诚信的纳税税收体制。

为了履行金融帐户涉税信息自动交换国际义务，规范金融机构对非居民金融帐户涉税信息的尽职调查行为，国家税务总局、财政部、中国人民银行、中国银保监会（原中国银监会和中国保监会）、中国证监会于2017年5月9日发布了《非居民金融账户涉税信息尽职调查管理办法》（以下简称《管理办法》）。

根据管理办法规定，本行须向账户持有人收集管理办法要求的有关资料 and 文件，并向中国人民银行和国家税务局报送有关信息，用作与有关管辖区的税务机关作自动交换的资料。为协助本行确定您的税收居民身份，请于2018年12月31号前前往零售银行下属分支机构填写声明文件。（否则根据管理办法规定，如本行无法及时获取您的声明文件，本行将可能视您的账户为非居民账户管理。请您知悉。）

如有疑问，请联系您的客户经理。

华侨永亨银行（中国）有限公司
2018年7月11日

Notification letter on implementation of Automatic Exchange of Financial Account Information in Tax Matters in China

Dear Customer,

Acted as the member of G20, China is continuing to support on substantial proposals put forward by Organization for Economic Cooperation and Development (OECD) relevant to automatic information exchange. On December 2015, China signed the Multilateral Competent Authorities Agreement (MCAA), which pushes forward the development of automatic exchange of financial account information in tax matters under the framework of Common Reporting Standards (CRS), aiming at combating cross-border tax evasion as well as maintaining integrity of Tax Revenue system.

In order to fulfill the international obligations of financial accounts for exchanging tax information and regulate the due diligence activities of financial institutions on tax information of Non-resident Financial Accounts, the State Administration of Taxation (SAT), the Ministry of Finance, the People's Bank of China and the China Banking Insurance Regulatory Commission (formerly the China Banking Regulatory Commission and the China Insurance Regulatory Commission), and China Securities Regulatory Commission have jointly issued the "Administrative Measures for Due Diligence on Non-residents Financial Account Information in Tax Matters" (hereinafter referred to as the "Measures") On 9th May, 2017.

Under the "Measures", we are obligated to collect the relevant information required under the "Measures" from account holders and furnish such information to PBOC and SAT for information exchange with overseas tax authorities of relevant jurisdictions. To help us determine your tax residency as required, please kindly come to the Bank to fill in the declaration forms as required before December 31, 2018. (According to the regulations, if the Bank is unable to obtain your declaration documents, the Bank will need to treat you as a "Non-China tax resident".)

For enquiries relating to account information, please contact your Relationship Manager for assistance.

* 倘本文件之中英文版本有任何歧义之处，皆以中文为准。

* In the event of a conflict or discrepancy, the Chinese version of this document shall prevail over the English version.

OCBC Wing Hang Bank (China) Limited
11th July, 2018