

Common Reporting Standard (“CRS”)

「共同匯報標準」

1.	What is CRS? 何謂「CRS」?	<p>CRS stands for the Common Reporting Standard, generally known as the Global FATCA. It is a regulation initiated by the OECD, aiming at preventing offshore tax evasion and leading to a global standard for the automatic exchange of financial account information between CRS-participating jurisdictions. A CRS participating jurisdiction (or “CRS jurisdiction”, is a country that agreed to implement the CRS)</p> <p>CRS 全稱為「共同匯報標準」，是一項關於自動稅務資料交換的一項新機制。這一新規例是由經濟合作與發展組織(“OECD”)推出，為打擊離岸逃稅而建立一個全球化的標準，讓簽訂了自動交換資料協議的海外稅務管轄區之間以自動形式交換金融帳戶信息。</p>
2.	Who will be affected by the CRS? 「CRS」會對甚麼人有影響?	<p>The CRS regulation applies to any Financial Institution (“FI”) located in a CRS jurisdiction including Bank of Delta Asia (“BDA”) to review and collect to identify the financial accounts held by the individuals and entities liable to tax by reason of residence in a Reportable jurisdiction and furnish to the local tax authority with collected information on annual basis.</p> <p>任何設於已簽訂了自動交換資料協議的海外稅務管轄區內的金融機構，包括澳門在內的滙業銀行(“本行”)亦適用於 CRS 這一新規例。在這規例下，任何個人或實體客戶因居民身分而在某稅務管轄區有繳稅責任的，本行須透過收集資料以識別出其所持有的財務帳戶，並於每年向本地稅務局提交已識別的財務帳戶資料。</p>
3.	What does it mean for BDA? 滙業銀行需採取什麼行動?	<p>For BDA this means that all account opened from 1 January 2017 will have to obtain customer’s information to identify customer tax residencies and which may be required to report details of financial accounts held directly or indirectly by foreign tax residents to the local tax authority. BDA will also be required to view our preexisting customers to determine if they are reportable.</p> <p>就滙業銀行而言，由 2017 年 1 月 1 日起所有新開立的帳戶必須取得用於識別客戶稅務居民身份的資料，不論是直持或間接持有帳戶的海外稅務居民，本行都有需要向本地稅務局申報他們的帳戶詳細資料。另外，對於現存客戶的帳戶而言，本行亦會審查客戶的稅務居民身份來決定是否需進行申報。</p>
4.	What does it mean for you? 閣下將需要採取什麼行動?	<p>For the purpose of identify CRS-jurisdiction residents, BDA is required to obtain self-certification from its account holders and also serve as part of the account opening documents when opening new accounts. Account holders of BDA are responsible for completing the self-certification and informing BDA of changes that may impact their CRS classification. <i>Please see instruction and details attached hereto on the self-certification form.</i></p> <p>Macau taxpayers who are not tax residents of any territory outside Macau will not be reported.</p> <p>為了識別客戶稅務居民身份的資料，本行需就此取得帳戶持有人的自我證明。就新開帳戶而言，在提交及簽署開戶文件時，帳戶持有人須就其個人資料(包括稅務居民身份)提供自我證明，這將成為開戶文件的一部分。而所有現存客戶均有責任填妥自我證明，而當所提供之稅務身份</p>

		<p>資料有任何變更，應盡早通知本行以作處理。(關於自我證明的相關說明及詳情可見於本行網站下載)</p> <p>澳門稅務居民如沒有在澳門以外的地區有稅務身份，本行不須就你的財務資料作出申報。</p>
5.	<p>When will CRS affect BDA and their customers? 「CRS」會何時會影響滙業銀行及其客戶?</p>	<p>The impacts of CRS will be brought about in phases. Customers of BDA may be first affected on Jan 1, 2017. In this connection, <i>all our preexisting and future customers shall be bound by the “Supplementary Terms and Conditions Governing Accounts and/or Services of BDA for CRS and FATCA purpose” attached thereto.</i></p> <p>CRS 將會有不同的影響階段。本行將會最先於 2017 年 1 月 1 日受到影響。因此，所有本行現有或將來的客戶須受附件『以遵從 CRS 及 FATCA 規例對管理滙業銀行的賬戶及/或服務的補充條款及細則』的約束。</p>
6.	<p>Which website could be accessed for further information? 從哪裡可以獲取更多資訊?</p>	<p>For reference only, you may access: 僅供參考，客戶可瀏覽下列連結：</p> <p>http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/</p> <p>Or you may refer to your local tax authority. 或向你當地的稅務局進行查詢。</p>

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BDA is unable to offer tax advice. For tax-related questions please contact your professional tax adviser or refer to the official website of OECD. 請你理解滙業不能為您提供任何稅務建議。如與稅務有關的問題請與您的專業稅務顧問聯繫或瀏覽 OECD 官方網站。