



## FATCA Self-Certification for Individuals

### 海外帳戶稅收合規法案個人客戶聲明書

Policy Number 保單號碼:

**This Form is to be completed by every Applicant, Policyholder, Assignee and Beneficial Owner to determine if they are deemed to be a Policyholder with U.S. status based on the Intergovernmental Agreement (IGA) between the U.S. Government and the Hong Kong Government.**

根據美國與香港之跨政府協議 (IGA)，本表格必須由每位申請人，保單持有人，受讓人及實益擁有人完成，以確定他們是否被認為擁有美國身份。

Name of the Applicant/Policyholder/Assignee/Beneficial Owner  
申請人/保單持有人/受讓人/實益擁有人姓名:

### Part A ) Please declare whether you are a U.S. resident for tax purposes \*

#### 第一部分) 請確認閣下是否為美國稅務居民 \*

I declare I am a U.S. resident for tax purposes \* at the time of signing this Self-Certification.  
本人聲明於簽署本聲明書時是美國稅務居民 \*。

I acknowledge that Generali Life (Hong Kong) Limited /Assicurazioni Generali S.p.A. (hereinafter "Generali") may transfer any required information to the Tax Authorities in or outside Hong Kong to comply with FATCA obligations and waive all rights I/we have, if any, to prohibit or restrict such disclosure.

本人確認若所提供的資料未能達到忠意人壽(香港)有限公司/忠意保險有限公司(下稱「忠意」)可將所需資料轉移到香港境內及境外地區之稅務機關以遵守合規法案的責任，如適用時，本人願意放棄所有禁止或限制該披露之權利。

U.S. Taxpayer Identification Number (TIN):  
美國納稅人識別號碼：

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I declare that I am not a U.S. resident for tax purposes \* at the time of signing this Self-Certification.  
本人聲明於簽署本聲明書時並非美國稅務居民 \*。

\* A U.S. resident for tax purposes includes but is not limited to any individual who is a U.S. citizen or U.S. resident alien (such as a "Green Card" holder).  
美國稅務居民包括但不限於任何具有美國公民或美國居住外國人(如「綠卡持有人」)身份的個人。

### Part B) Personal Information Collection Statement

#### 第二部分) 收集個人資料聲明

a) From time to time, it is necessary for you to supply Generali Life (Hong Kong) Limited / Assicurazioni Generali S.p.A. Hong Kong Branch (where applicable) (the "Company") with data about yourself(ves), policyholder(s), life insured(s), beneficiary(ies), claimant(s), and / or other relevant individuals (the "Personal Data") in connection with the provision of insurance and / or related products and services to you, the processing of claims under insurance policies issued and / or arranged by the Company, and / or the processing of any or all other requests, enquiries and complaints from you.

閣下須要不時向忠意人壽(香港)有限公司/忠意保險有限公司香港分行(如適用)(「本公司」)提供關於閣下自己、保單持有人、受保人、受益人、索償人及/或其他有關人士的資料(「個人資料」)，以讓本公司為閣下提供保險及/或相關產品與服務，處理經由本公司發出及/或安排的保單之下的索償事宜，及/或處理閣下提出的任何或所有其他要求、查詢和投訴。

b) Provision of the Personal Data to the Company by you is voluntary. However, failure to supply the Personal Data may result in the Company being unable to provide insurance and / or related products and services to you, process claims under insurance policies issued and / or arranged by the Company, and / or process any or all other requests, enquiries, or complaints from you. 閣下向本公司提供的個人資料全屬自願。然而，若閣下未能提供個人資料，可能導致本公司不能夠為閣下提供保險及/或相關產品與服務，處理經由本公司發出及/或安排的保單之下的索償事宜，及/或處理閣下提出的任何或所有其他要求、查詢和投訴。

c) The purposes for which the Personal Data may be used are as follows: (i) administering your insurance application, arranging and executing insurance contracts and / or related products and services, and managing your account with the Company; (ii)

processing (including, but not limited to, investigating, analyzing, assessing and adjudicating) and / or settlement of claims under insurance policies issued and / or arranged by the **Company**; (iii) exercising rights of subrogation (if applicable); (iv) collection of amounts outstanding (if any) from customers; (v) arranging coinsurance and / or reinsurance in respect of the insurance policies issued and / or arranged by the **Company**; (vi) communicating with customers via telephone, mail, e-mail, facsimile and other communication means; (vii) providing customer services (including, but not limited to, processing enquiries and complaints) and other related activities; (viii) conducting data matching procedures; (ix) designing insurance and / or related products and services for customers' use; (x) marketing insurance and / or other related products and services of the **Company** and / or its affiliated companies (which includes, but are not limited to, its group companies, parent company, trust companies of the Company's parent company) (hereinafter referred to as the **Group Entities**); (xi) statistical or actuarial research of the **Company**, its **Group Entities**, insurance industry associations or federations, government departments, regulatory or other recognized bodies; (xii) complying with the requirements under any laws, rules, regulations, codes, guidelines, court orders, compliance policies and procedures, and any other relevant requirements which the **Company** and / or its **Group Entities** are expected to comply with, including, without limitation, performing due diligence on customers and making disclosures of the relevant information; and (xiii) fulfilling any other purposes directly relating to (i) to (xii) above.

**個人資料**可被用於以下用途：(i) 處理閣下的保險申請，安排並執行保險合約或相關產品與服務，並管理閣下在本公司的賬戶；(ii) 處理（包括但不限於調查、分析、評估和裁定）及/或理賠經由本公司發出及/或安排的保單之下的索償事宜；(iii) 行使代位權（如適用）；(iv) 向客戶追收尚欠金額（如有）；(v) 經由本公司發出及/或安排的保單之下籌劃共同保險及/或再保險；(vi) 透過電話、郵件、電郵、傳真及其他通訊方式與客戶聯絡；(vii) 提供客戶服務（包括但不限於處理查詢和投訴）及其他相關活動；(viii) 進行資料核對程序；(ix) 設計保險及/或相關產品與服務供客戶使用；(x) 推銷本公司及/或本公司的關聯公司（包括但不限於本集團的公司、母公司、本母公司的信託公司）（下文合稱為「**集團實體**」）的保險及/或其他相關產品與服務；(xi) 本公司、**集團實體**、保險業協會或聯會、政府部門、監管或其他認可機構的統計或精算研究；(xii) 為遵從任何法律、規則、規例、守則、指引、法院命令、合規政策和程序的規定，或本公司及/或**集團實體**應要遵守的任何其他有關規定，包括但不限於對客戶進行盡職審查及披露有關資料；及 (xiii) 實現與上述(i)至(xii)直接有關的任何其他用途。

- d) The **Personal Data** held by the **Company** shall be kept confidential, but the **Company** may provide the **Personal Data** to the following parties (whether within or outside the Hong Kong Special Administrative Region) for the purposes set out in paragraph (c) above, without prior notification to you and/or any other relevant individuals to whom the **Personal Data** is related: (i) intermediaries, claims service provider, reinsurers, banks and credit-card companies, health and medical organizations, professional advisers, contractors, business partners, and / or any other relevant parties, as appropriate, who provide administrative, telecommunication, computer, payment, marketing, investigation, advisory and/ or other services to the **Company** in connection with the operation of its business; (ii) relevant insurance industry associations or federations, and/ or members of such industry associations or federations; (iii) overseas locations or branches, as appropriate, of the **Company** and / or its **Group Entities**; (iv) persons to whom the **Company** and / or its **Group Entities** are under an obligation to make disclosure under the requirements of as mentioned in (c) (xii); (v) any court, government departments, regulatory or other recognized bodies (including, without limitation, tax authority, insurance authority, etc.) under any laws binding on the **Company** and / or its **Group Entities**; (vi) lawful successors or assigns of the **Company**; and (vii) persons who owe a duty of confidentiality to the **Company** and / or its **Group Entities**.

由本公司持有的**個人資料**將受到保密，但本公司可依據以上（c）段所列的用途向以下各方（不論在香港特別行政區境內還是境外）提供**個人資料**，事前無須知會閣下及/或該等**個人資料**所涉及的任何其他有關人士：(i) 中介人、索償服務提供商、共同保險公司、再保險公司、銀行及信用卡公司、健康及醫療機構、專業顧問、承包商、業務夥伴及/或任何以適用於向本公司提供行政、電訊、電腦、付款、推銷、調查、諮詢及/或其他與業務營運相關服務的有關各方；(ii) 相關的保險業協會或聯會，及/或該等協會或聯會的成員；(iii) 本公司及/或以適用的**集團實體**海外辦事處或分行；(iv) 根據上述(c) (xii)的規定，本公司及/或**集團實體**負有義務須向其作出披露的人士；(v) 任何根據法律約束之下，本公司及/或**集團實體**須向其提供資料的任何法院、政府部門、監管或其他認可機構（包括但不限於稅務局、保險業監管局等）；(vi) 本公司的合法繼承人或受讓人；及 (vii) 對本公司及/或**集團實體**負有保密責任的人士。

- e) The **Company** may verify any or all of the **Personal Data** by using information collected and released or transferred by relevant insurance industry associations or federations, and / or members of such industry associations or federations.

本公司可使用由相關的保險業協會或聯會及/或該等協會或聯會的成員所收集及發放或轉移的資料，來核實任何或所有**個人資料**。

- f) In accordance with the *Personal Data (Privacy) Ordinance (Cap 486)*: (i) any individual has the right to: (A) check whether the **Company** holds **Personal Data** about him / her and, if so, obtain a copy of such data; (B) require the **Company** to correct any **Personal Data** relating to him / her that is inaccurate; and (C) ascertain the **Company's** policies and practices in relation to **Personal Data** and to be informed of the kind of **Personal Data** held by the **Company**; and (ii) the **Company** has the right to charge a reasonable fee for the processing of any data access request.
- 根據第486章《個人資料（私隱）條例》：(i) 任何人士均有權：(A) 查詢本公司有沒有持有其**個人資料**，如有的話，可取得一份該等資料；(B) 要求本公司改正其任何不正確的**個人資料**；及(C) 查明關於本公司的**個人資料**政策和處事常規，並可獲通知有關本公司所持**個人資料**的種類；及 (ii) 本公司有權就處理任何查閱**個人資料**的要求之下收取合理的費用。

- g) The person to whom requests for access to **Personal Data** and / or correction of **Personal Data** and / or for information regarding policies and practices and kinds of **Personal Data** held are to be addressed as follows: *Personal Data Protection Officer, Generali Life (Hong Kong) Limited / Assicurazioni Generali S.p.A. Hong Kong Branch (where applicable), 21/F, 1111 King's Road, Taikoo Shing, Hong Kong.*

如欲查閱及/或改正**個人資料**及/或查詢關於本公司的政策和處事常規及所持**個人資料**的種類，請向以下人員提出要求：**個人資料保護主任**忠意人壽（香港）有限公司 或 忠意保險有限公司香港分行（如適用）香港太古城英皇道1111號21樓

Note: In case of discrepancies between the English and Chinese versions of this Personal Information Collection Statement, the English version shall prevail.

附註：本收集個人資料聲明的英文及中文版本之間如有任何歧義，概以英文版本為準。

Version: PICS\_202207

## Part C) Foreign Account Tax Compliance Act Statement

### 第三部分) 海外帳戶稅收合規法案聲明

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

在美國的《海外帳戶稅收合規法案》(“《合規法案》”)下，海外金融機構須就美國人於海外金融機構之非美國境內之帳戶，向美國國稅局匯報有關資料及取得客戶同意海外金融機構可向美國國稅局匯報有關資料。海外金融機構如未有簽署或同意遵守《合規法案》下的協議(即“《海外金融機構協議》”)有關之要求，及/或未曾獲得相關豁免遵守相關要求(以上海外金融機構統稱為“《不參與合規法案之海外金融機構》”)，其所有源自美國的付款中可預扣款項(在合規法案中已闡明)將被徵收百分之三十之預扣稅(“《合規法案預扣稅》”) (初步包括紅利、利息及及一些衍生款項)。

The U.S. and Hong Kong have agreed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

美國政府與香港政府已簽訂(“《跨政府協議》”)促使香港的海外金融機構遵守合規法案，及提供一個框架讓香港的海外金融機構能有效率的進行盡職審查以(i) 識別美國身份標記，(ii) 徵求美國保單持有人同意披露及(iii) 向美國國稅局匯報美國保單持有人相關稅務資料。

FATCA applies to Generali Life (Hong Kong) Limited/ Assicurazioni Generali S.p.A. Hong Kong Branch (hereinafter “Generali”), and this Policy. Generali is a participating FFI and committed to complying with FATCA. To do so, Generali requires you to:

合規法案適用於忠意人壽(香港)有限公司/ 忠意保險有限公司(下稱「忠意」)及此保單。忠意是一間參與合規法案之海外金融機構，及致力遵守合規法案。因此，忠意需要閣下:

- (i) provide to Generali certain information including, as applicable, your U.S. identification details (e.g. name, address, the U.S. federal taxpayer identifying numbers, etc); and  
提供相關資料予忠意，如適用，包括閣下的美國身份證明資料(如姓名、地址、美國聯邦納稅人識別號碼等); 及
- (ii) consent to Generali reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.  
同意忠意向美國國稅局匯報此資料及閣下之帳戶資料，(如帳戶結存、利息、紅利收入及提款。)

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), Generali is required to report “aggregate information” of account balances, payment amounts and number of non-consenting U.S. accounts to IRS.

如閣下未能遵從以上要求(即為“《不遵從合規法案之戶口持有人》”)，忠意須向美國國稅局匯報帳戶結存、款項及不同意披露的美國帳戶數目之綜合資料。

Generali could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your Policy. Currently the only circumstances in Generali may be required to do so are:

忠意，在某些情況下，可能被要求在閣下保單付款中徵收合規法案預扣稅。現時忠意只在以下情況徵收合規法案預扣稅:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case Generali may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS; and  
若香港稅務局未能與美國國稅局就跨政府協議(及有關香港與美國之間的稅務資料交換協定)交換資料，忠意可能需要從閣下保單的可預扣款項中扣除及預扣合規法案之預扣稅及匯出予美國國稅局; 及
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case Generali may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS.  
如閣下(或任何一位帳戶持有人)是不參與合規法案之金融機構，忠意可能需要從閣下保單的可預扣款項中扣除及預扣合規法案之預扣稅及匯出予美國國稅局。

You should seek independent professional advice on the impact FATCA may have on you or your Policy.

有關合規法案對閣下及閣下保單之影響，請諮詢獨立的專業意見。

Note: In case of discrepancies between the English and Chinese versions of this Section, the English version shall prevail  
附註: 本部分之英文及中文版本之間如有任何歧義，概以英文版本為準。

**Part E) Declaration**  
**第五部分) 聲明**

- a. I / We acknowledge that I / we have been provided with a copy of the Personal Information Collection Statement (the "Statement") issued by Generali Life (Hong Kong) Limited / Assicurazioni Generali S.p.A. Hong Kong Branch (whichever applicable) ("Generali"). I / We confirm that I / we have read and understood the Statement. I / We agree that Generali may collect, use, store, disclose, transfer and otherwise process my / our personal data in accordance with the terms of the Statement. I / We further confirm that I / we have obtained the express consent of the Proposed Insured and any other relevant individuals (where applicable) for providing their personal data to Generali for the purposes stated in the Statement and for allowing Generali to collect, use, store, disclose, transfer and otherwise process such personal data in accordance with the terms of the Statement. 本人 / 我們確認，本人 / 我們已獲提供一份由忠意人壽（香港）有限公司 / 忠意保險有限公司香港分行（如適用）（「忠意」）發出的收集個人資料聲明（「該聲明」）。本人 / 我們確認已經閱讀並且明白該聲明。本人 / 我們同意忠意可依照該聲明的條款收集、使用、儲存、披露、轉移及以其他方式處理本人 / 我們的個人資料。本人 / 我們進一步確認，本人 / 我們已獲得準受保人和任何其他有關人士（如適用的話）的明示同意，可以按照該聲明所述的用途將他們的個人資料提供給忠意，並允許忠意可依照該聲明的條款收集、使用、儲存、披露、轉移及以其他方式處理該等個人資料。
- b. I / We acknowledge I/we have read and understood the Foreign Account Tax Compliance Act Statement ("FATCA Statement"). I / We agree with the terms and conditions as stated in the FATCA Statement, including but not limited to Generali reporting of my / our Personal Data and account information and imposing FATCA Withholding Tax on the policy payment in accordance with the terms of the Statement. 本人 / 我們確認已經閱讀並且明白 海外帳戶稅收合規法案聲明（「合規法案聲明」）。本人 / 我們同意合規法案聲明所列之條款及條件，包括但不限於忠意人壽可依照該聲明的條款匯報本人 / 我們的個人資料及賬戶資料，並從保單付款中徵收合規法案預扣稅。
- c. I / We hereby declare and agree that all statements and information provided in this Form are to the best of my / our knowledge and belief complete and true. 本人 / 我們在此聲明及同意，此聲明書內所提供之一切陳述及資料，就本人 / 我們所知所信，均為事實之全部並確實無訛。
- d. I/We understand that a false statement or misrepresentation of tax status by a U.S. person could lead to penalties under the U.S. laws. If my/ our tax status change and I/we become a U.S. person or a resident for tax purposes in any jurisdiction not previously reported to Generali, I/we must notify Generali no later than thirty (30) days. 本人 / 我們明白，根據美國法律，任何美國人士就其稅務狀況作出虛假或失實陳述，將會受到刑罰。若本人 / 我們的稅務狀況有更改，或成為美國人士，或者成為任何本人 / 我們未曾就其向忠意進行申報的司法管轄區之稅務居民，本人 / 我們會於三十日內通知忠意。

Signature of Applicant/Policyholder/Assignee/Beneficial Owner  
申請人/保單持有人/受讓人/實益擁有人簽署

Date日期

X

Name of Applicant/Policyholder/Assignee/Beneficial Owner  
申請人/保單持有人/受讓人/實益擁有人姓名