

## 共同匯報標準

共同匯報標準（「**CRS**」），是由經濟合作與發展組織（「**OECD**」）頒佈的國際標準，以促進世界各地相關司法管轄區自動交換財務帳戶資料（「**AEOI**」），從而提升稅務透明度及改善稅務合規性。

## AEOI

**AEOI** 是涉及把財務帳戶資料（人壽保險而言則指保單資料）由香港傳送至與香港簽訂了 **AEOI** 協議的海外稅務管轄區的機制。

## 香港年金有限公司的責任

根據 **CRS**，香港的財務機構（包括香港年金有限公司（「香港年金公司」））須識辨稅務居住地為香港以外的保單持有人，並將相關保單資料申報至香港稅務局（「稅務局」）。稅務局或會與有關保單持有人所屬的稅務居住地的稅務機關交換有關資料。

為識辨申報對象，香港年金公司可能要求保單持有人填寫自我證明表格，作出正式聲明，以核實其稅務居住地。

## 何為稅務居住地？

一般而言，稅務居住地指一名保單持有人因其居民身份而有繳稅責任的司法管轄區。保單持有人應注意，稅務居住地的定義可能因不同稅務管轄區的規定而有所不同。

**OECD** 的網頁提供有關稅務居住地規則的資料供查閱。

## 哪些資料會被申報？

就每個申報帳戶，須申報至稅務局的資料包括個人資料（如姓名、地址、稅務居住司法管轄區及稅務編號），以及財政資料（如帳戶結餘或價值及從人壽保險保單所得的收入）。

## 保單持有人在自我證明方面有什麼責任？

保單持有人須為自我證明中申報資料的準確性負責。按照法例規定，任何保單持有人在作出自我證明時，如明知或罔顧實情地作出在要項上具誤導性、虛假或不正確的陳述，即屬違法，可處罰款。

## **Common Reporting Standard**

The Common Reporting Standard (**CRS**) is an international standard promulgated by the Organisation for Economic Co-operation and Development (**OECD**) to facilitate the automatic exchange of financial account information (**AEOI**) between relevant jurisdictions around the world in an effort to enhance tax transparency and improve tax compliance.

## **AEOI**

The AEOI is a system that involves transmission of financial account information (policy information if it is a life insurance policy) from Hong Kong to an overseas tax jurisdiction with which Hong Kong has entered into an AEOI agreement.

## **Obligations of the HKMC Annuity Limited**

Under the CRS, all financial institutions in Hong Kong (including the HKMC Annuity Limited (HKMCA)) are required to identify policyowners who are tax residents of jurisdictions outside Hong Kong, and report certain policy information to the Inland Revenue Department (**IRD**) of Hong Kong. IRD may then exchange the information with the tax authority where the relevant policyowner is a tax resident.

To identify reportable persons, the HKMCA may ask the policyowners to complete a self-certification form, which is a formal declaration for verification of their tax residence.

## **What is a tax residence?**

Tax residence generally refers to the jurisdiction where a policyowner is obliged to pay tax. Policyowners should note that the definition of tax residence may differ according to the regulations of different jurisdictions.

Information with respect to the rules governing tax residence is available at the OECD webpage.

## **What Information will be reported?**

The information to be reported to the IRD on each reportable account generally comprises personal data (e.g. name, address, jurisdiction of residence, taxpayer identification number) and financial data (e.g. account balance or value, payments made with respect to a life insurance policy) in relation to a policyowner.



## **What are the policyowners' obligations with respect to self-certification?**

Policyowners are responsible for the accuracy of information declared in the self-certification forms. Any policyowner who knowingly or recklessly provides a statement that is misleading, false or incorrect in a material particular in making a self-certification to a reporting financial institution commits an offence and is liable to a fine under the law.