



CRS Self Certification for Individual

Why are we asking you to complete this form?

We are required under the Common Reporting Standard (“CRS”) to determine where you are “tax resident”. This will usually be where you are liable to pay income taxes. Special circumstances may cause you to be a resident elsewhere or a resident in more than one country/jurisdiction at the same time (dual residency). If you are a tax resident outside Singapore, we may need to give the Internal Revenue Authority of Singapore (IRAS) this information, along with information relating to your accounts, which may be shared between different countries’ tax authorities.

To help us collect this information, we need you to complete the questions in page 2 and return this form to us.

If your circumstances change and any of the information provided in this form becomes incorrect, please let us know by providing us with an updated self-certification form.

Who should complete the CRS Self Certification Form for Individual?

Every account holder should complete this form. For joint account holder, each individual will need to complete the form.

If you have provided information in relation to the United States Government Foreign Account Tax Compliance Act (FATCA), you are still required to provide additional information for the CRS as this is a separate regulation.

Where you need to self-certify on behalf of an entity (which includes businesses, trusts and partnership), please complete the “CRS Self Certification Form for Entity”. Similarly, if you are a Controlling Person of an entity, please complete the “CRS Self Certification Form for Controlling Person”. You can find these forms at www.aviva.com.sg/CRS.

If you are completing this form on behalf of someone else who is the Account holder

Please tell us in what capacity you are signing in Section 3. For example, you may be (in your personal capacity) the custodian or nominee of an Account on behalf of the Account holder, or you may be completing the form under a Power of Attorney or a legal guardian on behalf of an account holder who is a minor.

Where to go for further information?

You may obtain more information on CRS from the OECD website at www.oecd.org/tax/automatic-exchange/common-reporting-standard or visit www.aviva.com.sg/CRS.

If you have any questions on how to define your tax residency status, please visit the OECD website <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760> or speak to a professional tax adviser as we are not allowed to give tax advice.

You can find a list of definitions in the Appendix in page 3.

Section 1: Identification of Account holder

Navigator Account No.		
Full Name		
Date of Birth		
Permanent residential address		
	Country:	Postal Code:
Mailing address, if different from above		
	Country:	Postal Code:

Section 2: Country of Residence for Tax Purposes and related Taxpayer Identification Number (TIN) or functional equivalent.

CRS Declaration of Tax Residency	Tick where applicable (please note you can tick more than one)
I am a tax resident in Singapore.	<input type="checkbox"/>
I am tax resident of other jurisdictions*.	<input type="checkbox"/>

*Please provide below the list of **all** the countries in which you are a resident for tax purposes and the associated Tax Identification Numbers (“TINs”).

Country of Tax Residence	TIN	If TIN is not available, please select one of the reasons^ below.

^Reasons why TIN is not available:

Reason A – The country does not issue TINs to its residents

Reason B – Unable to obtain TIN or equivalent number. Please tell us why in the box below:

Reason C – TIN is not required. (Note: To be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.)

Section 3: Declaration and Signature

I declare and confirm the following:

- i) the information provided for the purposes of CRS/tax regulation is correct and complete;
- ii) I will inform Navigator Investment Services Ltd within 30 days of any change in circumstances which affect my tax residency status or cause the information contained herein to become incorrect or incomplete, and to provide Navigator Investment Services Ltd a suitably updated self-certification and declaration within 90 days of such change in circumstances; and
- iii) I understand that the information that will be reported to the IRAS and any other tax authorities of another country is:
 - Name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth.
 - My Account number and that the Account is with Navigator Investment Services Ltd.
 - The balance or value of the Account at the end of the calendar year or at the date it was closed.
 - The gross amount of dividends, proceeds from redemption or other amounts paid or credited to me or my Account during the calendar year.

Signature:	Date:
<p>Note: If you are not the Account holder, please indicate the capacity in which you are signing the form. If signing under a Power of Attorney, please also attach a certified true copy of the Power of Attorney.</p> <p>Capacity of Signatory:</p>	

Appendix – Definitions

Note: The following selected definitions are provided to assist you with the completion of this form. If you have any questions about substantive tax principles, please contact your tax adviser or the applicable tax authority.

“Controlling Person(s)” is the natural person(s) who exercise ultimate control over an entity.

In the case of a trust, the Controlling Person(s) are the Settlor(s), Trustee(s), Protector(s) (if any), Beneficiary(ies) or Class(es) of Beneficiaries, regardless of whether any of them exercise control over the activities of the trust.

“Entity” means a legal person or legal arrangement, such as a corporation, organization, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

“Account” means Navigator investment accounts maintained by Navigator Investment Services Ltd.

“Account holder” means the person listed or identified as the Account holder of the Account. A person holding an Account for the benefit of another person as custodian, nominee, signatory, advisor, intermediary or as a legal guardian is not treated as the Account holder.