

# SELF-CERTIFICATION FORM (ENTITY AND CONTROLLING PERSONS)

## IMPORTANT NOTES

- This is a self-certification form provided by entity customers and their controlling persons to Transamerica Life (Bermuda) Ltd. (TLB) for the purpose of the U.S. Foreign Account Tax Compliance Act and the Organisation for Economic Co-operation and Development ("OECD") Common Reporting Standard ("CRS") for Automatic Exchange of Financial Account Information ("AEOI"). The data collected may be transmitted by TLB to relevant tax authority(ies) in Singapore or other jurisdiction(s).
- An account holder and controlling person must report all changes in its tax residency status within 30 days of the relevant change to TLB. Account holder means policy owner, assignee or beneficiary, as the case may be.
- All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s).
- If you make a mistake completing this form, simply cross out the error, note the correct details and initial each correction.
- Capitalised terms in this form have the same meaning as defined in the policy.

To assist you in completing this form, a glossary of terms is attached. TLB does not offer tax or legal advice and will not be liable for any errors contained in this form. Should you require further assistance in completing this form, you should contact a qualified tax advisor.

Section 1		Entity Account Holder Details*	
Legal Name of Account Holder (Policy Owner/Beneficiary/Assignee (as applicable))			
Policy Number	<input type="text"/>	Place of Incorporation	<input type="text"/>
Business Address	Number/Street/Building		
	<input type="text"/>		
	City	Province	
	Country	Postal Code	
Correspondence Address (if different from current business address)	Number/Street/Building		
	<input type="text"/>		
	City	Province	
	Country	Postal Code	

\* For joint or multiple account holders, complete a separate form for each of them.

Note:  
To update your contact information, please submit the Personal Information Update Form available from your financial adviser representative.

Tick one of the appropriate boxes and provide the relevant information in FATCA Classification.

Please complete Section 2A or 2B (and 2C where applicable)

**A) Specific U.S. Persons**

This section must be completed if the account holder is a **Specified U.S. Person** ( which includes but is not limited to a U.S. entity or a U.S. domiciled trust. **Please refer to the glossary for a complete definition**).

If you are not a Specified U.S. Person, please go to **Section 2B** and complete the FATCA Classification for Foreign (**Non U.S.**) Entities. If in doubt, please seek advice from a qualified tax advisor.

The entity is a Specified U.S. Person and the entity's U.S. federal tax identification number ("U.S. TIN") is as follows:

\_\_\_\_\_

Please complete **Section 3**.

**B) Foreign (Non U.S.) Entities**

All foreign (**non U.S.**) entities must identify their FATCA status. Please refer to the glossary for the definition of Financial Institution and Non-Financial Foreign Entity. Please tick one of the boxes in either Sections i) or ii).

**i) Financial Institution**

- a) Participating Foreign Financial Institution  Please complete **Section 2C**.
- b) Singaporean Institution or a Partner Jurisdiction Financial Institution  Please complete **Section 2C**.
- c) Registered Deemed Compliant Foreign Financial Institution  Please complete **Section 2C**.
- d) Deemed Compliant Foreign Financial Institution  Please complete **Section 3**.
- e) Exempt Beneficial Owner  Please complete **Section 3**.
- f) Non-Participating Foreign Financial Institution  Please complete **Section 3**.

**ii) Non-Financial Foreign Entity**

- a) Passive Non-Financial Foreign Entity  Please complete **Section 3**. Please also complete **Section 4** for any controlling persons who are Specified U.S. Persons.
- b) Active Non-Financial Foreign Entity  Please complete **Section 3**.

**C) Financial Institutions**

**i)** If you are a **FATCA registered financial institution**, please tick one of the categories below and provide your FATCA GIIN.

- a)  Singaporean Foreign Financial Institution or a Partner Jurisdiction Financial Institution
- b)  Registered Deemed Compliant Foreign Financial Institution
- c)  Participating Foreign Financial Institution

Please provide your Global Intermediary Identification number ("GIIN"):

\_\_\_\_\_

**ii)** If you are a **financial institution but not yet able to provide a GIIN**, please tick one of the reasons below:

- a)  The entity is a financial institution and:
  - has applied for but yet received a GIIN; or
  - has not yet applied for a GIIN but intends to do so immediately.**Please inform TLB of your GIIN status within 30 days of signing this form.**
- b)  The entity is a Financial Institution and its sponsor has obtained a sponsored entity GIIN on its behalf. Please provide the sponsored entity's GIIN, the sponsoring entity's name and GIIN.

Sponsored entity GIIN \_\_\_\_\_

Sponsoring entity name: \_\_\_\_\_

Sponsored entity GIIN \_\_\_\_\_

Please complete **Section 3**.

Tick one of the appropriate boxes and provide the relevant information in AEOI Classification.

**A) Financial Institution / Active NFE / Passive NFE**

i) Financial Institution	a) <input type="checkbox"/> Custodial Institution, Depository Institution or Specified Insurance Company b) <input type="checkbox"/> Investment Entity, except an investment entity that is managed by another financial institution (e.g. with discretion to manage the entity's assets) and located in a non-participating jurisdiction.
ii) Active NFE	a) <input type="checkbox"/> NFE the stock of which is regularly traded on _____, which is an established securities market b) <input type="checkbox"/> Related entity of _____, the stock of which is regularly traded on _____, which is an established securities market c) <input type="checkbox"/> NFE is a governmental entity, an international organisation, a central bank, or an entity wholly owned by one or more of the foregoing entities d) <input type="checkbox"/> Active NFE other than the above (Please specify _____)
iii) Passive NFE (please complete Section 4)	a) <input type="checkbox"/> Investment entity that is managed by another financial institution and located in a non-participating jurisdiction b) <input type="checkbox"/> NFE that is not an active NFE

**B) Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN")**

Complete the following table indicating a) the jurisdiction of residence where the account holder is a **resident for tax purposes** and b) the account holder's TIN for each jurisdiction indicated. Indicate all (not restricted to five) jurisdictions of residence.

If the account holder is not a tax resident in any jurisdiction (e.g. fiscally transparent), indicate the jurisdiction in which its place of effective management is situated.

If a TIN is unavailable, provide the appropriate reason A), B) or C):

**Reason A) - The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.**

**Reason B) - The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.**

**Reason C) - TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.**

Jurisdiction/Country of Residence	Taxpayer Identification Number (TIN)	If TIN is not available, please tick Reason A, B or C	If Reason B is selected, please explain why the account holder is unable to obtain a TIN.
(1)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
(2)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
(3)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
(4)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
(5)		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	

**Section 4**

**Controlling Persons\***

Select the box that applies

Complete the following table indicating a) any controlling persons who are specified U.S. person of Passive Non-Financial Foreign Entity in Section 2B(ii)(a) and/or b) any controlling persons of a Passive NFE in Section 3A(iii).

Please make more copies of Section 4 for completion if necessary.

A) Full name			Controlling Person Classification <sup>^</sup>																					
Residential Address	Number/Street/Building																							
	City		Province																					
	Country		Postal Code																					
Correspondence Address (if different from residential address)	Number/Street/Building																							
	City		Province																					
	Country		Postal Code																					
Date of Birth	<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td> </tr> <tr> <td colspan="10">(dd/mm/yyyy)</td> </tr> </table>												(dd/mm/yyyy)										Place of Birth	(City, Country)
(dd/mm/yyyy)																								
Jurisdiction of Tax Residence <sup>#</sup>			TIN																					
Enter Reason A) <sup>##</sup> , B) <sup>##</sup> or C) <sup>##</sup> if no TIN is available			Explain why the account holder is unable to obtain a TIN if you have selected Reason B) <sup>##</sup>																					

B) Full name			Controlling Person Classification <sup>^</sup>																					
Residential Address	Number/Street/Building																							
	City		Province																					
	Country		Postal Code																					
Correspondence Address (if different from residential address)	Number/Street/Building																							
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C) Full name			Controlling Person Classification <sup>^</sup>																					
Residential Address	Number/Street/Building																							
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Jurisdiction of Tax Residence <sup>#</sup>			TIN																					
Enter Reason A) <sup>##</sup> , B) <sup>##</sup> or C) <sup>##</sup> if no TIN is available			Explain why the account holder is unable to obtain a TIN if you have selected Reason B) <sup>##</sup>																					

TLB 903SGE SCFE 1123

Section 4

Controlling Persons\*(Continued)

Select the box that applies

D) Full name		Controlling Person Classification <sup>^</sup>											
Residential Address	Number/Street/Building												
	City	Province											
	Country	Postal Code											
Correspondence Address (if different from residential address)	Number/Street/Building												
	City	Province											
	Country	Postal Code											
Date of Birth	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table> (dd/mm/yyyy)											Place of Birth	(City, Country)
Jurisdiction of Tax Residence <sup>#</sup>		TIN											
Enter Reason A) <sup>##</sup> , B) <sup>##</sup> or C) <sup>##</sup> if no TIN is available		Explain why the account holder is unable to obtain a TIN if you have selected Reason B) <sup>##</sup>											

E) Full name		Controlling Person Classification <sup>^</sup>											
Residential Address	Number/Street/Building												
	City	Province											
	Country	Postal Code											
Correspondence Address (if different from residential address)	Number/Street/Building												
	City	Province											
	Country	Postal Code											
Date of Birth	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table> (dd/mm/yyyy)											Place of Birth	(City, Country)
Jurisdiction of Tax Residence <sup>#</sup>		TIN											
Enter Reason A) <sup>##</sup> , B) <sup>##</sup> or C) <sup>##</sup> if no TIN is available		Explain why the account holder is unable to obtain a TIN if you have selected Reason B) <sup>##</sup>											

F) Full name		Controlling Person Classification <sup>^</sup>											
Residential Address	Number/Street/Building												
	City	Province											
	Country	Postal Code											
Correspondence Address (if different from residential address)	Number/Street/Building												
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Jurisdiction of Tax Residence <sup>#</sup>		TIN											
Enter Reason A) <sup>##</sup> , B) <sup>##</sup> or C) <sup>##</sup> if no TIN is available		Explain why the account holder is unable to obtain a TIN if you have selected Reason B) <sup>##</sup>											

Section 4

Controlling Persons\*(Continued)

Select the box that applies

G) Full name		Controlling Person Classification <sup>^</sup>	
Residential Address	Number/Street/Building		
	City	Province	
	Country	Postal Code	
Correspondence Address (if different from residential address)	Number/Street/Building		
	City	Province	
	Country	Postal Code	
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy)	Place of Birth	(City, Country)
Jurisdiction of Tax Residence <sup>#</sup>		TIN	
Enter Reason A) <sup>##</sup> , B) <sup>##</sup> or C) <sup>##</sup> if no TIN is available		Explain why the account holder is unable to obtain a TIN if you have selected Reason B) <sup>##</sup>	

H) Full name		Controlling Person Classification <sup>^</sup>	
Residential Address	Number/Street/Building		
	City	Province	
	Country	Postal Code	
Correspondence Address (if different from residential address)	Number/Street/Building		
	City	Province	
	Country	Postal Code	
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yyyy)	Place of Birth	(City, Country)
Jurisdiction of Tax Residence <sup>#</sup>		TIN	
Enter Reason A) <sup>##</sup> , B) <sup>##</sup> or C) <sup>##</sup> if no TIN is available		Explain why the account holder is unable to obtain a TIN if you have selected Reason B) <sup>##</sup>	

\* Complete this part if the entity account holder is a passive NFE under OECD CRS or passive NFFE under FATCA.

<sup>^</sup> Means the natural persons who exercise control over an Entity. For companies and similar legal persons, it depends on the ownership structure of the company and will include any person owning 25% or more of the company (or legal person). For trusts and other similar legal arrangements, it will include the settlor, the trustee(s), the protector (if any), the beneficiaries, and any other natural person exercising ultimate effective control over the trust. Please consult with your tax advisor if in doubt.

<sup>#</sup> Please indicate all jurisdictions of tax residence for each controlling person.

<sup>##</sup> For definition, please refer to **Section 3B**.

**OECD CRS**

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the account holder's relationship with TLB setting out how TLB may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the account holder and any reportable account(s) (as defined in the CRS) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the account holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I/We undertake to advise TLB of any change in circumstances which affects the tax residency status of the entity identified in Section 1 of this form or causes the information contained herein to become incorrect, and to provide TLB with a suitably updated self-certification form within 30 days of such change in circumstances.

**Foreign Account Tax Compliance Act**

I/We understand that TLB is required to comply with certain obligations under the U.S. Foreign Account Tax Compliance Act ("FATCA") which requires financial institutions to ascertain the United States tax paying status of policy owners and assignees ("Tax Status").

I/We understand that TLB may, from time to time, directly or indirectly, be required to make certain disclosures under FATCA as well as to other tax and regulatory authorities with regard to local and international tax legislation and regulations, including but not limited to enforcement, compliance and exchange of tax information under certain exchange agreements and treaties ("Tax Requirements"). I/We consent to TLB making any such disclosures.

I/We agree to provide information from time to time, as TLB may require, to meet the aforementioned legal and regulatory obligations. The information includes, but is not limited to, completion of U.S. tax forms and the provision of written statements and certifications.

I/We further agree and undertake to ensure that any successor policy owner or payee will also provide this information when requested.

I/We agree to notify TLB within 30 days should a change of circumstances result in a change of Tax Status or a change in residence which affects the Tax Status.

I/We agree that TLB may share the aforementioned information to any relevant government or tax authority as required by FATCA or any other law or regulation. This may involve a transfer of information outside my/our country of residence and/or the country in which the application was made to the United States Inland Revenue Service or other relevant government or tax authority.

I/We agree that TLB may withhold any payment due to the policy owner (or any successive policy owner or payee) and remit the withheld amount either directly or indirectly to the relevant taxation authority under the applicable Tax Requirements.

**I certify that I am authorised to sign for the policy owner/beneficiary/assignee (as applicable) and its controlling persons (if any) of all the account(s) to which this form relates. I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.**

Signature of Entity Account Holder

Signature	Name																					
<b>X</b>	Capacity*																					
	Date	<table border="1" style="margin: auto;"> <tr> <td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td> </tr> <tr> <td colspan="10" style="text-align: center;">(dd/mm/yyyy)</td> </tr> </table>											(dd/mm/yyyy)									
	(dd/mm/yyyy)																					
Place	(Country)																					

\* e.g. director or officer of a company, partner of a partnership, trustee of a trust etc.





Terms defined below are from both U.S. Treasury Regulations and/or the relevant Intergovernmental Agreements and/or the Organisation for Economic Co-operation and Development (“OECD”) Common Reporting Standard (“CRS”). The definitions below are not exhaustive and are intended to be used as a guide only. For a full list of definitions, please refer to the U.S. Treasury Regulations, the relevant Intergovernmental Agreement or the Organisation for Economic Co-operation and Development (“OECD”) Common Reporting Standard (“CRS”) and/or seek further advice from a qualified tax advisor.

Foreign Account Tax Compliance Act	OECD CRS
<p><b>Active Non-Financial Foreign Entity (“Active NFFE”)</b></p> <p>An Active NFFE is any NFFE that meets any of the following criteria:</p> <ul style="list-style-type: none"> <li>i) Less than 50 per cent of the NFFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 per cent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;</li> <li>ii) The stock of the NFFE is regularly traded on an established securities market or the NFFE is a Related Entity of an Entity, the stock of which is traded on an established securities market. Interests are “regularly traded” if there is a meaningful volume of trading with respect to the interests on an ongoing basis, and an “established securities market” means an exchange that is officially recognised and supervised by a governmental authority in which the market is located and that has a meaningful annual value of shares traded on the exchange;</li> <li>iii) The NFFE is organised in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory;</li> <li>iv) The NFFE is a government (other than the U.S. government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a U.S. Territory, an international organisation, a non-U.S. central bank of issue, or an Entity wholly owned by one or more of the foregoing;</li> <li>v) Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity shall not qualify for NFFE status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;</li> <li>vi) The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution; provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFFE;</li> <li>vii) The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets, or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;</li> </ul>	<p><b>Active Non-Financial Entity (“Active NFE”)</b></p> <p>Under the CRS, an Active Entity (typically a business that is a trading entity) is known as an Active Non-Financial Entity (NFE). You must meet any of the following criteria to be an Active NFE:</p> <ul style="list-style-type: none"> <li>a) less than 50% of the NFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;</li> <li>b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market.</li> <li>c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;</li> <li>d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution (FI), except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;</li> <li>e) the NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a FI, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;</li> <li>f) the NFE was not an FI in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of an FI;</li> <li>g) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not FIs, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of an FI; or</li> <li>h) the NFE meets all of the following requirements: <ul style="list-style-type: none"> <li>i) it is established and operated in its country of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its country of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;</li> </ul> </li> </ul>

Glossary (Continued)

Foreign Account Tax Compliance Act	OECD CRS
<p>viii) The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;</p> <p>ix) The NFFE is an “excepted NFFE” as described in relevant U.S. Treasury Regulations; or</p> <p>x) The NFFE meets all of the following requirements:</p> <p>a) It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labor organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;</p> <p>b) It is exempt from income tax in its jurisdiction of residence;</p> <p>c) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</p> <p>d) The applicable laws of the NFFE’s jurisdiction of residence or the NFFE’s formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFFE’s charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and</p> <p>e) The applicable laws of the NFFE’s jurisdiction of residence or the NFFE’s formation documents require that, upon the NFFE’s liquidation or dissolution, all of the assets be distributed to a governmental entity or other non-profit organisation, or escheat to the government of the NFFE’s jurisdiction of residence or any political subdivision thereof.</p>	<p>ii) it is exempt from income tax in its country of residence;</p> <p>iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</p> <p>iv) the applicable laws of the NFE’s country of residence or the NFE’s formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE’s charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>v) the applicable laws of the NFE’s country of residence or the NFE’s formation documents require that, upon the NFE’s liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE’s country of residence or any political subdivision thereof.</p>
<p><b>Controlling Persons</b></p> <p>The term “Controlling Persons” means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term “Controlling Persons” shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.</p>	<p><b>Controlling Persons</b></p> <p>The term “Controlling Persons” means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.</p>
<p><b>Deemed Compliant Foreign Financial Institution</b></p> <p>Has the meaning given to it in Annex II of the Singapore IGA.</p>	<p>Not applicable.</p>

Glossary (Continued)

Foreign Account Tax Compliance Act	OECD CRS
<p><b>Entity</b></p> <p>The term "Entity" means a legal person or a legal arrangement such as a trust.</p>	<p><b>Entity</b></p> <p>The term "Entity" means a body of person or a legal arrangement, and includes:</p> <ul style="list-style-type: none"> <li>i) a corporation;</li> <li>ii) a partnership; and</li> <li>iii) a trust.</li> </ul>
<p><b>Exempted Beneficial Owner</b></p> <p>includes (but is not limited to):</p> <ul style="list-style-type: none"> <li>(i) a Singapore Governmental Entity;</li> <li>(ii) International Organisation;</li> <li>(iii) Central Bank;</li> <li>(iv) Qualifying funds covering Broad Participation Retirement Fund, Narrow Participation Retirement Fund and Pension Fund of an Exempt Beneficial Owner; and</li> <li>(v) Investment Entity wholly owned by Exempt Beneficial Owners. For a full definition, please refer to Annex II of the Singapore IGA.</li> </ul>	<p>Not applicable.</p>
<p><b>FATCA</b></p> <p>The Foreign Account Tax Compliance provisions (commonly known as "FATCA") contained in the U.S. Hire Act 2010.</p>	<p><b>AEOI</b></p> <p>The "Automatic Exchange of Financial Account Information in Tax Matters" is a standard promulgated by Organisation for Economic Cooperation and Development (OECD), that involves systematic and periodic transmission of financial account information between relevant jurisdictions.</p>
<p><b>Financial Institution</b></p> <p>The term "Financial Institution" means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company as defined for the purposes of FATCA.</p>	<p><b>Financial Institution</b></p> <p>The term "Financial Institution" means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.</p>
<p><b>SGFI</b></p> <p>Means</p> <ul style="list-style-type: none"> <li>i) any Financial Institution resident in, or organised under the laws of Singapore, but excluding any branch of such Financial Institution that is located outside of Singapore; and</li> <li>ii) any branch of a Financial Institution that is not resident in, or organised under the laws of Singapore, if such branch is located in Singapore.</li> </ul>	<p>Not applicable.</p>
<p><b>Singapore IGA</b></p> <p>Is the intergovernmental Agreement between the Government of Singapore and the Government of the United States of America dated 9 December 2014.</p>	<p>Not applicable.</p>
<p><b>Non-Financial Foreign Entity ("NFFE")</b></p> <p>An NFFE means any non-U.S. Entity that is not a Foreign Financial Institution as defined in the relevant U.S. Treasury Regulations or is an Entity described in subparagraph B(4)(j) of Annex 1 (vi)(B), and also includes any non U.S. Entity that is established in Singapore or another Partner Jurisdiction and that is not a Financial Institution.</p>	<p><b>Non-Financial Entity ("NFE")</b></p> <p>Means an entity that is not a Financial Institution.</p>

Glossary (Continued)

Foreign Account Tax Compliance Act	OECD CRS
<p><b>Partner Jurisdiction</b></p> <p>Means a jurisdiction that has in effect an agreement with the United States to facilitate the implementation of FATCA. The U.S. Internal Revenue Service shall publish a list identifying all Partner Jurisdictions.</p>	<p><b>Participating Jurisdiction</b></p> <p>Participating Jurisdiction means a jurisdiction with which an agreement is in place to which it will provide the information set out in the CRS.</p>
<p><b>Partner Jurisdiction Financial Institution</b></p> <p>Means</p> <ul style="list-style-type: none"> <li>i) any Financial Institution established in a Partner Jurisdiction, but excluding any branch of such Financial Institution that is located outside the Partner Jurisdiction; and</li> <li>ii) any branch of a Financial Institution not established in the Partner Jurisdiction, if such branch is located in the Partner Jurisdiction.</li> </ul>	<p>Not applicable.</p>
<p><b>Participating Foreign Financial Institution</b></p> <p>Includes a Financial Institution that has agreed to comply with the requirements of a Foreign Financial Institution Agreement, including a Financial Institution described in a Model 2 IGA that has agreed to comply with the requirements of a Foreign Financial Institution Agreement. For a full definition, please refer to Annex II of the Singapore IGA.</p>	<p>Not applicable.</p>
<p><b>Non-Participating Foreign Financial Institution</b></p> <p>The term “Non-Participating Foreign Financial Institution” means a non-participating foreign financial institution, as that term is defined in the relevant U.S. Treasury Regulations, but does not include a Singaporean Financial Institution or other Partner Jurisdiction Financial Institution other than a Financial Institution treated as a Non-Participating Financial Institution pursuant to subparagraph 3(b) of Article 5 of the Singapore IGA or the corresponding provision in an agreement between the United States and a Partner Jurisdiction.</p>	<p>Not applicable.</p>
<p><b>Passive Non-Financial Foreign Entity (“Passive NFFE”)</b></p> <p>A Passive NFFE is any NFFE that is not</p> <ul style="list-style-type: none"> <li>i) an Active NFFE, or</li> <li>ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations.</li> </ul>	<p><b>Passive Non-Financial Entity (“Passive NFE”)</b></p> <p>Means any:</p> <ul style="list-style-type: none"> <li>i) an NFE that is not active NFE; and</li> <li>ii) Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.</li> </ul>
<p><b>Registered Deemed Compliant Foreign Financial Institution</b></p> <p>Has the meaning given to it in Annex II of the Singapore IGA.</p>	<p>Not applicable.</p>
<p><b>Specified U.S. Person</b></p> <p>The term “Specified U.S. Person” means a U.S. Person, other than:</p> <ul style="list-style-type: none"> <li>i) a corporation the stock of which is regularly traded on one or more established securities markets;</li> <li>ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause i);</li> <li>iii) the United States or any wholly owned agency or instrumentality thereof;</li> <li>iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;</li> </ul>	<p>Not applicable.</p>

Glossary (Continued)

Foreign Account Tax Compliance Act	OECD CRS
<p><b>Specified U.S. Person (Continued)</b></p> <ul style="list-style-type: none"> <li>v) any organisation exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;</li> <li>vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;</li> <li>vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;</li> <li>viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);</li> <li>ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;</li> <li>x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;</li> <li>xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; or</li> <li>xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or</li> <li>xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.</li> </ul>	<p>Not applicable.</p>
<p><b>U.S. Person</b></p> <p>The term "U.S. Person" means a U.S. citizen or resident individual, a partnership or corporation organised in the United States or under the laws of the United States or any State thereof, a trust if</p> <ul style="list-style-type: none"> <li>i) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust; and</li> <li>ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States. These terms should be interpreted in accordance with the U.S. Internal Revenue Code</li> </ul>	<p>Not applicable.</p>