AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
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Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)

From: Amy Chan
Chief Agency Officer

Carol Li
Chief Life Officer

Co/Dept:

Dept: ABDD / Operations

Copy: All Department Heads

Date: 13 April 2026

Total Page(s) : 10

Subject: (Ref: A260456) 共同匯報標準 - 年度報送資料查詢、培訓更新及常見問題
Common Reporting Standard (CRS) – Annual Reporting Enquiries, Training Updates and FAQs

有見近日接獲不少保單持有人就「共同匯報標準」(CRS)下被報送的資料作出查詢，為確保相關查詢能妥善及有效率地處理，我們已制定清晰的查詢渠道。此外，為加強財務策劃顧問及保單持有人對 CRS 的理解，我們亦已更新了與 CRS 相關的內部培訓資料，以及分別已於友邦營業員專頁（eAC）及公司網站上載有關 CRS 的常見問題(分別為內部版本及客戶版本)，以供參考。

(i) 保單持有人查詢方法

財務策劃顧問可協助保單持有人填寫「更改保單申請表 / 人身意外保險申請表」（OPPOSF04），並於表格第二頁之「其他」欄位清晰列明所需查詢的[保單號碼]及[CRS 申報年度]，以提出有關申請。

範例：



回覆信函將郵寄至保單持有人的相應通訊地址，並會抄送提交申請的財務策劃顧問，或按保單持有人於申請表上所列明的指示處理。視乎實際情況，一般情況下，回覆信函可於約兩星期內發出。

(ii) 內部培訓資料更新

更新後的內部培訓資料，包括 CRS 內部培訓資料、由安永稅務及諮詢有限公司（簡稱「安永」）製作的培訓資料，以及常見問題(內部版本)已上載至友邦營業員專頁。

路徑：友邦營業員專頁 > 告示板及下載 > 指南 > 指引與規管專頁(GL & Regulatory Corner) > CRS 培訓資料 / 常見問題及提示

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(iii) 常見問題 (客戶版本)

供客戶參閱的常見問題請參閱此通告的附件，亦已被上載至公司的網站。常見問題中說明了須根據 CRS 報送至稅務機關的資料範圍，財務策劃顧問可向有需要的保單持有人提供該等常見問題，以協助其了解所報送資料的內容。

公司網站

共同匯報標準 | 實用資訊 | 友邦保險 香港

如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢。

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In view of recent increase in enquiries from policyowners regarding information reported under the Common Reporting Standard (CRS), and to ensure that such enquiries can be handled properly and efficiently, we have established a clear enquiry channel. Furthermore, to enhance the understanding of CRS among Financial Planners and policyowners, we have updated the relevant CRS internal training materials. We have also uploaded the Frequently Asked Questions to the Agency Corner (eAC) and the Company corporate website respectively (internal version and customer version), for reference.

(i) Enquiry Method for Policyowners

Financial Planners may assist policyowners in completing the "Request for Policy Amendment/Personal Accident Insurance Application Form" (OPPOSF04). Policyowners are required to clearly specify the relevant policy number(s) and the CRS reporting year(s) in the "Others" section on Page 2 of the form when submitting the request.

Sample Input:

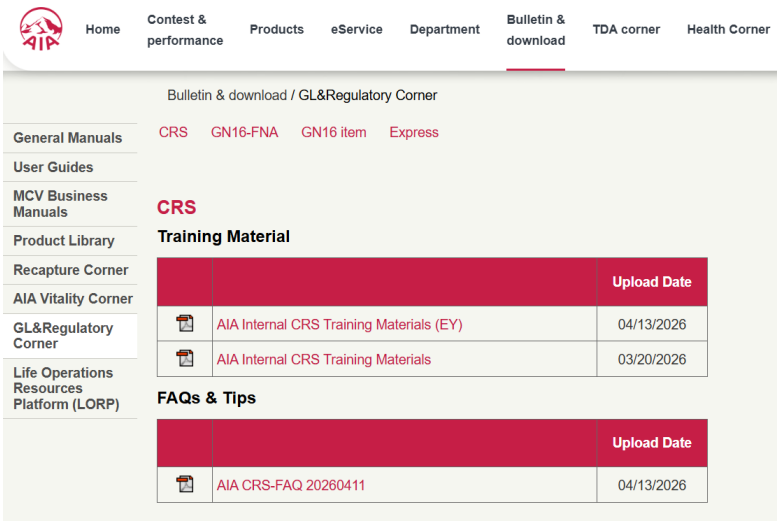


The reply letter will be mailed to the policyowner's corresponding mailing address, with a copy sent to the submitting Financial Planner, or handled in accordance with the policyowner's instructions as stated in the request form. Subject to the actual circumstances, the reply letter can normally be issued within approximately two weeks.

(ii) Update of Internal Training Materials

The updated internal training materials, including CRS internal training materials, training materials prepared by Ernst & Young Tax Services Limited ("EY"), and Frequently Asked Questions (internal version), have been uploaded to the AIA Agency Corner.

Path: AIA Agency Corner > Bulletin & download > Manuals > GL & Regulatory Corner > CRS Training Materials / FAQs and Tips



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(iii) FAQ (Customer Version)

The Frequently Asked Questions (FAQs) for customer reference are provided in the appendix to this memorandum and have been uploaded to the Company's website. The FAQs set out the scope of information required to be reported to the tax authorities under the CRS. Financial Planners may provide the FAQs to policyholders where appropriate to assist them in understanding the information reported.

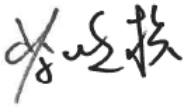
Company Website

Common reporting standard | Useful information | AIA Hong Kong

Should you have any queries, please enquiry by using Chatbot in iEngage/PES.



Amy Chan
Chief Agency Officer



Carol Li
Chief Life Officer

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附件: 常見問題 (客戶版本)
Appendix: FAQ (Customer Version)

1 **What is the Common Reporting Standard (CRS)?**

CRS is a global initiative by the Organisation for Economic Co-operation and Development (OECD) for the automatic exchange of financial account information between countries or regions to combat tax evasion, requiring financial institutions to report financial account information.
Since 1 January 2017, the Hong Kong financial institutions (including AIA) are required to collect self-certification by customers and perform due diligence procedures in order to identify the customers' tax residence status. Certain financial account information with respect to reportable accounts will be reported to the Hong Kong Inland Revenue Department.

1 **甚麼是「共同匯報標準 (CRS)」?**

CRS 是經濟合作暨發展組織 (OECD) 發起的一項全球性倡議，旨在促進國家或地區之間金融帳戶資訊的自動交換以打擊逃稅行為，並要求金融機構報告金融帳戶資訊。自 2017 年 1 月 1 日起，香港的金融機構(包括: 友邦) 需要向客戶收集自我證明表格並進行盡職調查程序以識別客戶的稅務居民身份。某些須申報金融帳戶的資訊將會被報送至香港稅務局。

1 **甚么是「共同汇报标准(CRS)」?**

CRS 是经济合作暨发展组织 （OECD） 发起的一项全球性倡议，旨在促进国家或地区之间金融账户信息的自动交换以打击逃税行为，并要求金融机构报告金融帐户信息。
自 2017 年 1 月 1 日起，香港的金融机构（包括： 友邦） 需要向客户收集自我证明表格并进行尽职调查程序以识别客户的税务居民身份。 某些须申报金融账户的信息将会被报送至香港税务局。

2 **What types of customers will be impacted by CRS ?**

Generally speaking, clients that hold financial accounts (such as policies with cash value) with Financial Institutions in Participating Jurisdictions, including AIA International Limited, will be subject to CRS required due diligence procedures. Clients affected include individuals (whether banking directly or indirectly through an entity), sole proprietors and entities such as corporations, partnerships and trusts. Generally, clients that are identified as reportable persons, (i.e., tax residents of reportable jurisdictions), will be subject to reporting.

2 **哪一種客人會受 CRS 盡職審查和匯報影響 ?**

一般來說，在財務機構(包括友邦保險 (國際) 有限公司)中持有財務帳戶(例如有現金價值的保單)的客戶將受制於 CRS 規定的盡職審查程序。受影響的客戶包括個人（不論直接持有或透過公司間接地持有財務賬戶）, 獨資經營者及公司（例如法團，合資經營及信託基金等）。一般而言，被辨認為須匯報的客人（即屬稅務管轄區之稅務居民），將按照 CRS 規定被申報。

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2 **哪一种客人会受 CRS 尽职审查和汇报影响？**

一般来说，在财务机构（包括友邦保险 （国际） 有限公司）中持有财务账户（例如有现金价值的保单）的客户将受制于 CRS 规定的尽职审查程序。 受影响的客户包括个人（不论直接持有或透过公司间接地持有财务账户）， 独资经营者及公司（例如法团，合资经营及信托基金等）。 一般而言，被辨认为须汇报的客人（即属税务管辖区之税务居民），将按照 CRS 规定被申报。

3 **What is a tax resident / place of residence?**

Place of tax residence is referred to in the Inland Revenue (Amendment) (No. 3) Ordinance 2016 ("the Amendment Ordinance") as "jurisdiction of residence", which means a territory of which an individual or entity is a resident for tax purposes. That a person has paid taxes charged by a jurisdiction (e.g., value-added tax, withholding tax or capital gains tax) does not automatically render that person a tax resident of that jurisdiction. For assistance in determining your country (or countries) of tax residence, please seek professional tax or legal advice. Neither AIA nor any of its employees are able to assist in this matter.

3 **稅務居住的定義是甚麼？**

稅務居住地即是《2016 年稅務(修訂)(第 3 號)條例》（《修訂條例》）中所提及，個人或公司於某國家屬於稅務居民的地域。

如被司法管轄區要求繳交稅款 (例如: 增值稅、預扣所得稅或資本增值稅)，並不代表該個人或公司自動成為了該稅務國家之稅務居民。如閣下對於自己的稅務居住地持有任何疑問，請尋求專業的稅務或法律協助。友邦及其僱員不能夠為閣下提供協助。

3 **税务居住的定义是什么？**

税务居住地即是《2016 年税务（修订）（第 3 号）条例》（《修订条例》）中所提及，个人或公司于某国家属于税务居民的地域。

如被司法管辖区要求缴交税款 （例如： 增值税、预扣所得税或资本增值税），并不代表该个人或公司自动成为了该税务国家之税务居民。 如阁下对于自己的税务居住地持有任何疑问，请寻求专业的税务或法律协助。 友邦及其雇员不能够为阁下提供协助。

4 **If a customer is unsure about their tax residence status, what should they do? Where can they get more information and advice?**

Customers should refer to the guidance provided by the tax authorities or OECD to determine the tax residence status. Customers should also consult legal or tax professional to determine the tax residence status. AIA is not in a position to assist customers to determine customers' tax residence status.

OECD/ Tax authority website:

•AEOI Implementation Portal | OECD

•Tax residency | OECD

•Tax identification numbers | OECD

•IRD : Residency for Tax Purposes and Taxpayer Identification Number (TIN)

•FAQ on Double Taxation Relief and Exchange of Information Arrangements - Automatic Exchange of Financial Account Information (AEOI)

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4 **若客戶不清楚其稅務居民身份應如何處理？哪裡可以獲取更多資訊與建議？**

客戶應於 OECD/稅務局網站查詢更多有關稅務居民的定義。客戶應向其法律或稅務顧問咨詢有關判斷稅務居民身份。友邦恕不提供任何稅務或法律意見或建議以協助客戶判斷稅務居民身份。

OECD/稅務局網站:

•AEOI Implementation Portal | OECD
•Tax residency | OECD
•Tax identification numbers | OECD
•稅務局 : 稅務居民身分及稅務編號
•雙重課稅寬免及資料交換安排 – 自動交換財務帳戶資料（自動交換資料)

4 **若客户不清楚其税务居民身份应如何处理？ 哪里可以获取更多信息与建议？**

客户应于 OECD/税务局网站查询更多有关税务居民的定义。 客户应向其议所咨询有关判断税务居民身份。 友邦恕不提供任何税务或法律意见或建议以协助客户判断税务居民身份。

OECD/税务局网站 ：

•AEOI Implementation Portal | OECD
•Tax residency | OECD
•Tax identification numbers | OECD
•税务局 ： 税务居民身分及税务编号
•双重课税宽免及数据交换安排 – 自动交换财务帐户数据（自动交换数据）

5 **What information must be provided to AIA?**

In line with the CRS requirements, the following information is collected:

•Name
•Address
•Date of Birth
•Tax residence status
•Tax Identification Number (“TIN”)
•Entity Type
•Place of Incorporation / establishment (For entity applicant/policyholder)
•Controlling Person Information (For certain entity type)

5 **客戶須提供哪些資料?**

根據相關 CRS 規定，友邦會要求客戶提供下列資料：

•姓名
•地址
•出生日期
•稅務居民身份
•稅務編號（TIN）
•實體類別
•註冊 / 成立地（適用於投保人/保單持有人為實體）
•若干實體類別的控權人士類別（適用於投保人/保單持有人為擁有一個或多於一個控權人的實體）

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5 **客户须提供哪些资料?**

根据相关 CRS 规定，友邦会要求客户提供下列资料：

- 姓名
- 地址
- 出生日期
- 税务居民身份
- 税务编号（TIN）
- 实体类别
- 注册/成立地（适用于投保人/保单持有人为实体）
- 若干实体类别的控权人士类别（适用于投保人/保单持有人为拥有一个或多于一个控权人的实体）

6 **What are the obligations of the customers with respect to the self-certification?**

It is customers' obligation to provide correct and updated self-certification to AIA.
If customers fail to provide a valid CRS self-certification, AIA may not accept the account opening request.
It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. $10,000).

6 **客戶於提供自我證明表格上有什麼責任？**

提供正確無誤及更新的自我證明表格予友邦是客戶的責任。
如客戶未能提供有效的 CRS 自我證明表格，友邦有權不接受客戶的開戶請求。
根據《稅務條例》第 80(2E)條，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述 是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。一經定罪，可處第 3 級（即$10,000）罰款。

6 **客户于提供自我证明表格上有什么责任？**

提供正确无误及更新的自我证明表格予友邦是客户的责任。
如客户未能提供有效的 CRS 自我证明表格，友邦有权不接受客户的开户请求。
根据《税务条例》第 80（2E）条，如任何人在作出自我证明时，在明知一项陈述在要项上属具误导性、虚假或不正确，或罔顾一项陈述 是否在要项上属具误导性、虚假或不正确下，作出该项陈述，即属犯罪。 一经定罪，可处第 3 级（即$10,000）罚款。

7 **What if there is a change of circumstances that affect my information?**

An account holder should report all changes in his / her tax residence status to the reporting financial institution. The account holder should advise AIA International Limited of any change in circumstances which affects the tax residency status or causes the information contained in the previously submitted self-certificate to become incorrect, and to provide AIA International Limited with a suitably updated self-certification form within 30 days of such change in circumstances.

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7 **如客戶情況有變更，客戶有甚麼責任?**

如帳戶持有人的稅務居民身份有所改變，應盡快將所有變更通知申報財務機構。如帳戶持有人的情況有所改變，以致影響稅務居民身份，或引致自我證明表格所載的資料不正確，帳戶持有人需要通知友邦保險(國際)有限公司，並會在情況發生改變後 30 日內，向友邦保險(國際)有限公司提交一份已適當更新的自我證明表格。

7 **如客户情况有变更，客户有什么责任？**

如账户持有人的税务居民身份有所改变，应尽快将所有变更通知申报财务机构。 如账户持有人的情况有所改变，以致影响税务居民身份，或引致自我证明表格所载的资料不正确，账户持有人需要通知友邦保险（国际）有限公司，并会在情况发生改变后 30 日内，向友邦保险（国际）有限公司提交一份已适当更新的自我证明表格。

8 **If a policy is held by a trust, who will be subject to the CRS due diligence?**

For trust that is categorized as a passive NFE, the controlling persons of the trust (including settlor, trustee, protector or enforcer, beneficiary or member of the class of beneficiaries, and other individual who exercises control over another entity being the settlor/trustee/protector or enforcer/beneficiary) will be subject to CRS due diligence procedures.

8 **如保單被信託持有，AIA 會如何進行 CRS 盡職調查程序 ?**

對 CRS 實體類別為被動非金融實體的信託，該信託的的財產授予人、 受託人、 保護人、執行人、受益人或某類別受益人的成員及對該實體行使控制權的個人均須接受 CRS 盡職調查程序。

8 **如保单被信托持有，AIA 会如何进行 CRS 尽职调查程序 ?**

对 CRS 实体类别为被动非金融实体的信托，该信托的的财产授予人、 受托人、保护人、执行人、受益人或某类别受益人的成员及对该实体行使控制权的个人均须接受 CRS 尽职调查程序。

9 **What information declared by the customer is shared with the tax authorities?**

AIA International Limited will provide the legally required information to the tax authorities, including information in the CRS self-certification and details about products and policies a customer holds with AIA International Limited, such as the account balances or values and the total amount of interest or payments credited. For details of reportable jurisdiction, please refer to IRD : Reportable Jurisdictions.

9 **哪些資料會交予稅局 ?**

友邦會向稅務局提供法例所要求的資料，包括客戶在 CRS 自我證明中提供的資料，以及客戶持有友邦產品及保單之詳細資料，例如帳戶結餘、價值，以及給付利息或付款的總額。

關於屬須報送的管轄區, 請參考: 申報稅務管轄區

9 **哪些数据会交予税局 ?**

友邦会向税务局提供法例所要求的资料，包括客户在 CRS 自我证明中提供的资料，以及客户持有友邦产品及保单之详细资料，例如帐户结余、价值，以及给付利息或付款的总额。

关于属须报送的管辖区， 请参考： 申报税务管辖区

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Memo

10 **Can customer request AIA to provide a copy of the report filed under CRS?**

Customers may submit a request to AIA for obtaining a copy of CRS information reported by AIA to the Hong Kong Inland Revenue Department.

10 **客戶可否要求友邦提供 CRS 報告？**

客戶可向友邦提出要求並提供一份曾報送至香港稅務局的 CRS 資料副本。

10 **客户可否要求友邦提供 CRS 报告？**

客户可向友邦提出要求并提供一份曾报送至香港税务局的 CRS 资料副本。

11 **Will AIA retain CRS due diligence records for former customers who are no longer having any valid policy?**

AIA must retain records of the documentary evidence, or a notation or record of the documents reviewed and used to support the customers' status for a period of 6 years beginning on the date on which the procedures are completed.

According to PDPO, AIA will take all reasonable and practical steps to ensure that the personal data held is accurate and correct. The retention period must not be longer than necessary for the original purpose.

11 **如舊客戶的保單已經失效，友邦會否保留相關 CRS 盡職調查紀錄？**

友邦必須於完成盡職調查程序後對相應的佐證文件及相關支持客戶稅務居民身份的文件保留 6 年。

根據《個人資料（私隱）條例》，友邦會採取所有切實可行的步驟，以確保持有的個人資料準確無誤，而保留時間不超過達致原來目的實際所需。

11 **如旧客户的保单已经失效，友邦会否保留相关 CRS 尽职调查纪录？**

友邦必须于完成尽职调查程序后对相应的佐证文件及相关支持客户税务居民身份的文件保留 6 年。

根据《个人资料（私隐）条例》，友邦会采取所有切实可行的步骤，以确保持有的个人资料准确无误，而保留时间不超过达致原来目的实际所需。

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