

Automatic Exchange of Information (AEOI)

自動交換資料

Frequently Asked Questions

常見問題

Background 背景

Automatic Exchange of Information (AEI) is a standard through which tax authorities in different countries can routinely exchange information about financial accounts held by foreign taxpayers. The standards include but are not limited to the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

自動交換資料是一項以便不同國家的稅務機構定期交換納稅人財務賬戶資料的準則。這項準則包括但不限於《外國賬戶稅務合規法案》及《共同申報準則》。

FATCA (Foreign Account Tax Compliance Act)

《外國賬戶稅務合規法案》

The FATCA regulations require Financial Institutions outside the US to report information on financial accounts held by US persons to the Internal Revenue Service (IRS).

《外國賬戶稅務合規法案》的規例指定美國境外金融機構向美國國家稅務局申報美國人士在美國境外所持財務賬戶的資料。

CRS (Common Reporting Standard)

《共同申報準則》

The Common Reporting Standard (CRS) was developed by the Organisation for Economic Co-operation and Development (OECD) to put a global model of automatic exchange of information into practice. Under the standard, participating jurisdictions obtain financial account information from their Financial Institutions and automatically exchange that information with other reportable jurisdictions on an annual basis.

《共同申報準則》是經濟合作與發展組織（「經合組織」）發佈的準則，旨在建立一個自動交換資料的全球機制。在本準則下，參與的司法管轄區須向當地金融機構取得財務賬戶資料，然後每年自動與其他進行申報的司法管轄區交換這些資料。

Why do you need my information?

您們為甚麼需要我的資料？

In order to comply with the above regulations, Zurich International Life Limited (ZILL) is required to review the data held for existing customers and if required request up to date tax information.

為遵守上述規定，蘇黎世國際人壽保險有限公司（蘇黎世）必須審閱所記錄的現行客戶資料，如有需要並會要求客戶提供最新的稅務資料。

This information is required from individuals and legal entities who are entitled to access the cash value of the policy or have the authority to change the beneficiary. This would include Power of Attorney and any individual or legal entity who receives a payment from the policy.

所有有權取得保單現金價值或有權更改受益人的個人及法律實體均須提供資料，包括授權代表及任何收取保單付款的個人或法律實體。

As this is personal information, how will this data be protected?

這是私人資料，您們如何保障我的私隱？

Zurich is committed to data privacy and protection, please refer to our Data Protection Statement which provides further information on how personal information is collected, used and shared.

<https://www.zurich.com.hk/en/services/privacy>

蘇黎世承諾保障客戶的個人私隱，有關蘇黎世如何收集、使用及轉移個人資料，請參閱我們的《個人資料保障聲明》。

<https://www.zurich.com.hk/zh-hk/services/privacy>

What information do you share with the tax authorities?

您們會向稅務機構提供甚麼資料？

On an annual basis, the information shared with the tax authorities includes the policy number, value of the policy as at 31st December each year, any payments out from the policy during the year, country of tax residence, tax reference number, name, date of birth, and residential address.

每年向稅務機構申報的資料包括保單編號、每年截至 12 月 31 日的保單價值、年內任何保單提款、稅務居留國家、稅務參考編號、姓名、出生日期及住址。

What if my policy is jointly owned?

聯名保單又應如何處理？

Up to date tax information is required from both policy owners.

兩位保單持有人均須提供最新的稅務資料。

Do I still need to complete and return this form if my policy was surrendered or matured?

保單已退保或到期還需要填寫及遞交表格嗎？

Yes, tax information will still be required if your policy was in force as at 31st December each year as this is the effective date of the majority of CRS Agreements.

是需要的。假如您的保單在該年 12 月 31 日仍然生效，便須提供稅務資料。每年 12 月 31 日是大部份《共同申報準則》協議的生效日。

If your policy was issued through the ZILL Qatar Branch, this information will still be required if your policy was in force as at 30th June.

若您的保單是透過蘇黎世卡塔爾分行簽發，只要保單在 6 月 30 日仍然生效，亦須提交稅務資料。

Is this a scam? I don't feel comfortable clicking the link in the email I received.

這是詐騙電郵嗎？我不想胡亂按電郵上的連結。

Whilst genuine ZILL correspondence will contain contact numbers for use, a fraudulent attempt to obtain your information may also provide contact details or malicious links. Before acting upon any request it is advisable to validate the email address, telephone number and website as genuine. If unsure about whether the letter you have received is genuine, please refer to the ZILL website for contact information and any instruction forms, without the need to use any link provided.

<https://www.zurich.com.hk/en>

真正的蘇黎世通訊載有聯絡電話供客戶查詢，但有些詐騙電郵亦會提供聯絡資料或惡意網站連結以套取您的聯絡資料。我們建議您首先核實電郵地址、電話號碼及網站的真偽，才應要求採取任何行動。若對收到的信件有任何懷疑，請使用蘇黎世官方網站列明的聯絡電話及指示表格，不要按電郵提供的連結。

<https://www.zurich.com.hk/zh-hk>

Where can I obtain advice about tax?

我該到哪裡諮詢稅務意見？

ZILL is unable to provide any tax advice and therefore it is your responsibility to provide accurate information. You may wish to contact a tax advisor or check with potential tax or government authorities for further information. The OECD also provides some information around tax residency for various countries that have signed up to the Common Reporting Standard.

蘇黎世不可提供任何稅務意見，所以您必須提供準確的資料。您可考慮聯絡稅務顧問或向可能相關的稅務或政府機關查詢詳情。經合組織亦可提供關於《共同申報準則》各簽署國稅務居民身份的資料。

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

What happens if I do not provide my up to date tax information to ZILL?

不向蘇黎世提供最新稅務資料會怎樣？

Under the AEI regulations, ZILL is obligated to provide information to the relevant tax authorities based on the existing data held.

根據自動交換資料規例，蘇黎世必須向相關稅務部門申報記錄在案資料的最新版本。

How do I register my e-mail address?

如何登記電郵地址？

An email address can be registered through the completion and return of a Personal Details Update form. This can be obtained from the ZILL website: <https://www.zurich.com.hk/en/customer-services/life-policy-services/zurich-international-life> 您可遞交填妥的「個人資料更新表格」登記您的電郵地址。表格可於蘇黎世網站下載：

<https://www.zurich.com.hk/zh-hk/customer-services/life-policy-services/zurich-international-life>

Upon receipt we will register the email address for future use.

我們收到表格便會登記電郵地址以供日後使用。

Further Information

其他資料

FATCA - <https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca>

《外國賬戶稅務合規法案》

CRS - <http://www.oecd.org/tax/automatic-exchange/common-reporting-standard/>

《共同申報準則》