

## 客戶盡職調查 KYC(Know Your Customer)經常詢問事項問答集

一、自然人個人是否能與三井住友銀行台北分行往來？

答：三井住友銀行台北分行目前往來的客戶僅限法人團體，不及於自然人個人。

二、如欲與三井住友銀行台北分行往來，應事先提供那些基本文件？

答：請參閱以下資訊，並與三井住友銀行台北分行聯繫，確認是否另有其他文件需要徵提。

1. 最新公司設立/登記之官方證明文件
2. 負責人、董監事、經理人、高階管理人員及有權簽章人之身份證明文件(包括國籍與出生年月日)
3. 最新公司章程、股權結構、經常性資金來源去向證明文件
4. CRS 自我證明表
5. FATCA 表格 W-8BEN-E / W-9

三、請問何謂 CRS ？

答：CRS 全名為 **Common Reporting Standard**，中文譯名為「共同申報及盡職審查準則」。中華民國行政院財政部於 2017 年 11 月 16 日發佈「金融機構執行盡職審查及申報作業辦法」，主要為促使台灣接軌「經濟合作暨發展組織」(Organization for Economic Co-operation and Development, the “OECD”)發布之 CRS 規定，提高帳戶資訊之透明度，並據此與其他國家或地區進行金融帳戶資訊交換，以利台灣與各國稅捐機關掌握境外納稅義務人之帳戶資訊。詳細訊息請參閱中華民國行政院財政部網頁說明：首頁>服務園地>國際財政服務資訊>稅務用途資訊交換；或連結中華民國行政院財政部網址：

<https://www.mof.gov.tw/Detail/Index?nodeid=1529&pid=75667>

四、請問何謂 FATCA ？

答：FATCA 全名為 **Foreign Account Tax Compliance Act**，中文譯名為「美國海外帳戶稅收遵從法」。詳細訊息請參閱以下說明；或參閱美國政府國稅局 (Internal Revenue Service, the “IRS”)網頁說明(僅提供英文版)：Home > File > Businesses and Self-Employed > Corporations > Foreign Account Tax Compliance Act FATCA；或連結美國政府國稅局網址(僅提供英文版)：

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

## 請求客戶遵循外國帳戶稅收遵從法之說明

### Request to our Customers pertaining to the "Foreign Account Tax Compliance Act"

美國海外帳戶稅收遵從法("FATCA")自 2014 年 7 月 1 日以後，即時生效，外國金融機構("FFIs"，包含日商三井住友銀行台北分行)須遵循 FATCA 之相關規定。

On July 1, 2014, the Foreign Account Tax Compliance Act ("FATCA") will become effective, and foreign financial institutions ("FFIs") including SMBC are required to comply with FATCA.

#### FATCA 概要

##### FATCA Summary

FATCA 是 2010 年 3 月美國政府頒布之美國稅法，其目的係為防止美國人藉由在美國境外外國金融機構之帳戶藏匿資產或逃避納稅。外國金融機構須辨識客戶是否為美國人且每年須將這些美國人之帳戶資訊申報給美國國稅局("IRS")。

FATCA is U.S. tax law enacted by the U.S. Government in March 2010 for the purpose of preventing asset concealment or tax evasion by U.S. persons through maintaining accounts at FFIs outside of the U.S. FFIs are required to identify U.S. persons among customers and report annually on the information pertaining to accounts of such U.S. persons to the Internal Revenue Service ("IRS").

#### FATCA 下新客戶應遵循之規定

##### FATCA Regulations for New Customers to Comply

所有新開戶之客戶須提供給本行所需之 IRS 表格。FATCA 相關填表說明如下：

- 非美國籍客戶(自然人)請填寫 W-8BEN 表並親簽
- 非美國籍法人客戶(法人/公司)請填寫 W-8BEN-E 表或本行聲明書(Certification Form)  
客戶如填寫 W-8BEN-E 表，請於表格最後由負責人或 貴公司有權簽署人親簽；如無法親簽，請填寫本行聲明書，並於最後蓋經濟部大小章 (如未來法令變更，本行仍有可能向客戶徵提相關文件)
- 美國籍客戶(個人和法人/公司)請填寫 W-9 表及同意書(目的:同意將資訊申報給美國政府及其授權機構)

All new customers are required to provide us the related IRS forms. Explanation is as follows:

- Form W-8BEN is used to certify a non-U.S. person (individual signature)
- Form W-8BEN-E or Certification Form is used to certify a non-U.S. person (entity/corporation)

If the customer filled in Form W-8, the Representative of the customer or the Authorized Signer shall be signed in the end of the Form; if the

customer filled in Certification Form, please seal with company official chop or the Authorized Signer's signature or chop in the end. (If there is any revision regarding the FATCA regulations in the future, we may obtain the other documents from the customer)

- Form W-9 and consent letter are used to certify a U.S. person (individual and entity/corporation; the information shall be reported with consent)

貴客戶之 FATCA 身分如有變更，請於變更後 30 日內主動通知本行並交付新表單。

Please submit a new Form within 30 days if there is any revision regarding the FATCA status of the customer.

自 2014 年 7 月 1 號起，如未提供 FATCA 規定之身分確認和申報所需之資訊或文件，本行依規定得拒絕新客戶之開戶。根據上述說明，我們感謝您的了解和合作以符合相關規定。

In the event that required information or documents required for FATCA verification and reporting are not provided, we will not be able to open accounts for new customers after July 1, 2014. Accordingly, we would appreciate your understanding and cooperation on this matter.

五、如欲與三井住友銀行台北分行結束往來關係，應事先提供那些文件？

答：請參閱以下表格(僅提供英文版)，並與三井住友銀行台北分行聯繫。

**A. When customer is a Taiwanese company/foreign company's Taiwan branch/foreign company's Taiwan representative office/foreign company's Taiwan subsidiary registered by MOEA**

No.	Customer's status	Required documents/activities
1	Existing 公司有效存續中	(1) Chop customer's official seals on "Application for Account Closing" (2) Record customer's situation (MOEA website) (3) If the application and closing are executed via over-the-counter: (i) ID of customer's authorized person who handles the subject application (with POA issued by customer) (ii) Sign on "Application for Account Closing" by (i) person (iii) (2) is still required

2	Dissolved/Registrations cancelled or invalidated, but no entry of liquidation process 公司解散/撤銷或廢止登記，但未行清算	<ul style="list-style-type: none"> <li>(1) Direct shareholder(s) sign(s) on “Application for Account Closing”</li> <li>(2) Record customer’s situation (MOEA website) and collect supporting document of direct shareholder(s)</li> <li>(3) If the application and closing are executed via over-the-counter: <ul style="list-style-type: none"> <li>(i) ID of direct shareholder(s), or ID of his/her/their authorized person who handles the subject application (with POA issued by direct shareholder(s)), depends on who appears over-the-counter</li> <li>(ii) Sign on “Application for Account Closing” by (i) person who appears over-the-counter</li> <li>(iii) (2) is still required</li> </ul> </li> </ul>
3	Dissolved/Registrations cancelled or invalidated, and is liquidating 公司解散/撤銷或廢止登記，且清算中	<ul style="list-style-type: none"> <li>(1) Liquidator signs on “Application for Account Closing” * For determining customer’s liquidator, please refer to Taiwan Company Act.</li> <li>(2) Record customer’s situation (MOEA website) and collect supporting document of liquidator</li> <li>(3) If the application and closing are executed via over-the-counter: <ul style="list-style-type: none"> <li>(i) ID of liquidator, or ID of his/her authorized person who handles the subject application (with POA issued by liquidator), depends on who appears over-the-counter</li> <li>(ii) Sign on “Application for Account Closing” by (i) person who appears over-the-counter</li> <li>(iii) (2) is still required</li> </ul> </li> </ul>
4	Dissolved/Registrations cancelled or invalidated, and liquidation process was completed 公司解散/撤銷或廢止登記，且清算已完成	<ul style="list-style-type: none"> <li>(1) Direct shareholder(s) sign(s) on “Application for Account Closing”</li> <li>(2) Record customer’s situation (MOEA website) and collect supporting document of direct shareholder(s)</li> <li>(3) Court’s decision of liquidation completed</li> <li>(4) Tax authority’s confirmation of customer obligation finished/Tax authority’s letter of customer TIN cancelled</li> <li>(5) If the application and closing are executed via over-the-counter: <ul style="list-style-type: none"> <li>(i) ID of direct shareholder(s), or ID of his/her/their authorized person who handles the subject application (with POA issued by direct shareholder(s)), depends on who appears over-the-counter</li> <li>(ii) Sign on “Application for Account Closing” by (i) person who appears over-the-counter</li> <li>(iii) (2) + (3) + (4) are still required</li> </ul> </li> </ul>

**B. When customer is an offshore company/Non-resident customer without MOEA registration**

No.	Customer's status	Required documents/activities
1	Existing 公司有效存續中	(1) Sign customer's official signature/seal on "Application for Account Closing" (2) Record customer's situation (public website or official document) (3) If the application and closing are executed via over-the-counter: (i) ID of customer's authorized person who handles the subject application (with POA issued by customer) (ii) Sign on "Application for Account Closing" by (i) person (iii) (2) is still required
2	Is dissolving/liquidating 公司解散清算中  Or  Dissolve/ liquidation process was completed 公司解散清算完	(1) Direct shareholder(s) sign(s) on "Application for Account Closing" (2) Record customer's situation (public website or official document) and collect supporting document of direct shareholder(s) (3) If the application and closing are executed via over-the-counter: (i) ID of direct shareholder(s), or ID of his/her/their authorized person who handles the subject application (with POA issued by direct shareholder(s)), depends on who appears over-the-counter (ii) Sign on "Application for Account Closing" by (i) person who appears over-the-counter (iii) (2) is still required

以上說明，若仍有其他疑義，請洽三井住友銀行台北分行，確認是否另有其他文件需要徵提。

# 聯絡我們



## 日商三井住友銀行股份有限公司 台北分公司

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營業時間: 週一至週五

9:00-15:30

(例假日及國定假日休息)

分行住址: 台北市信義區松智路1號3樓

華新麗華信義大樓

交通方式: MRT 板南線--捷運市政府站

步行至本分行約5分鐘

MRT 信義線--捷運台北101/世貿站

步行至本分行約8分鐘