

**1 YOUR CLIENT'S DETAILS**

Main Client's Name/Company Name <input type="text"/>	NRIC/FIN/Passport No./Company Registration No. <input type="text"/>
Joint Client's Name <input type="text"/>	NRIC/FIN/Passport No. <input type="text"/>

**Important Note:** It is compulsory to complete the section below and to provide the requested documents, in compliance with MAS Notice SFA04-N02 - Prevention of Money Laundering and Countering the Financing of Terrorism.

Each beneficial owner will need to complete the  
 (a) U.S. Personal Declaration Form and the relevant IRS Form and  
 (b) Common Reporting Standards Self-Certification Form. Please refer to our website for more details.  
 On CRS : [singlife.com/en/common-reporting-standard](http://singlife.com/en/common-reporting-standard)  
 On FATCA : [singlife.com/en/fatca](http://singlife.com/en/fatca)

**2 DECLARATION ON BENEFICIAL OWNER FOR LEGAL PERSON**

“Legal person” means an entity other than a natural person that can establish a permanent customer relationship with a financial institution or otherwise own property.

Please ensure that requested documents are attached, and the sections below are duly completed in accordance with the company’s registration with ACRA (Accounting and Corporate Regulatory Authority).

Role in the Legal Person	Documents Required for Verification Purposes
Business Entity (Client)	<ul style="list-style-type: none"> <li>Business registration information, i.e. ACRA Bizfile or Certificate of Incumbency or Certificate of Incorporation, and</li> <li>Copy of NRIC/FIN/Passport and residential address proof of Beneficial Owner, Shareholders and Connected Parties.</li> </ul>
Beneficial Owner/Shareholders*	
Connected Parties - Directors/Partners	<i>*A copy of Business registration information or Certificate of Incumbency of the shareholder is needed if the shareholder is not a natural person, down to the ultimate individual shareholder.</i>
Connected Parties - Natural Person Having Executive Authority	<ul style="list-style-type: none"> <li>Independent documentary evidence (e.g. certified extract of a board resolution) reflecting the appointment of the natural persons having executive authority, and</li> <li>Copy of NRIC/FIN/Passport and residential address proof of Connected Parties.</li> </ul>
Authorised Signatories	<ul style="list-style-type: none"> <li>Copy of the NRIC/FIN/Passport containing a clear photograph of the Authorised Signatories, and</li> <li>Residential address proof of Authorised Signatories, and</li> <li>Documentary evidence (e.g. certified extract of a board resolution) authorising the appointment of the Authorised Signatories, and</li> <li>Specimen signature(s) of the Authorised Signatories.</li> </ul>

**Part I: Beneficial Owner/Trustee/Shareholder of the Legal Person**

“Beneficial owner” means the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established, and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

I/We declare that there is no other Beneficial Owner that is not identified in the ACRA Bizfile/Certificate of Incumbency.

Family Name	Given Name	NRIC/FIN/Passport No.	Date of Birth	Nationality	Residential Address

**Part II: Connected Parties of the Legal Person**

“Connected party” in relation to a company (other than a partnership), means any director and/or any natural person having executive authority in the company; in relation to a partnership, means any partner and/or manager. Examples of natural persons with executive authority in a company include the Chief Executive Officer; for a partnership, this includes the partner(s) and/or the manager(s).

**(a) Directors/Partners of the Legal Person**

Family Name	Given Name	NRIC/FIN/Passport No.	Date of Birth	Nationality	Residential Address

**2 DECLARATION ON BENEFICIAL OWNER FOR LEGAL PERSON (continued)**

**(b) Natural Persons Having Executive Authority of the Legal Person**

Family Name	Given Name	NRIC/FIN/Passport No.	Date of Birth	Nationality	Residential Address

**Part III: Authorised Signatories of the Legal Person**

Family Name	Given Name	NRIC/FIN/Passport No.	Date of Birth	Nationality	Residential Address

**3 DECLARATION ON BENEFICIAL OWNER FOR LEGAL ARRANGEMENT**

“Legal arrangement” means a trust or other similar arrangement.

Please ensure that the requested documents are attached, and the sections below are duly completed in accordance to the trust instrument.

Role in the Legal Arrangement	Documents Required for Verification Purposes
Trust (Client)	<ul style="list-style-type: none"> <li>Trust instrument, i.e. deed of trust, and</li> <li>Copy of NRIC/FIN/Passport and Residential address proof of Beneficial Owner, Settlers, Trustees, Protectors, Connected Parties.</li> </ul>
Beneficial Owner*	
Settlers/Trustees/Protector	
Beneficiary	<p><i>*A copy of the Business registration information (i.e. ACRA Bizfile or Certificate of Incumbency or Certificate of Incorporation) of the beneficial owner is needed if the beneficial owner is not a natural person, down to the ultimate individual beneficial owner.</i></p>
Authorised Signatories	<ul style="list-style-type: none"> <li>Copy of the NRIC/FIN/Passport containing a clear photograph of the Authorised Signatories, and</li> <li>Residential address proof of Authorised Signatories, and</li> <li>Documentary evidence (e.g. certified extract of board resolution) authorising the appointment of the Authorised Signatories, and</li> <li>Specimen signature(s) of the Authorised Signatories.</li> </ul>

**Part I: Beneficial Owner of the Legal Arrangement**

“Beneficial owner” means the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established, and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

I/We declare that there is no other Beneficial Owner that is not identified in the ACRA/Certificate of Incumbency.

Family Name	Given Name	NRIC/FIN/Passport No.	Date of Birth	Nationality	Residential Address

**Part II: Settlers/Trustees/Protector of the Legal Arrangement**

Family Name	Given Name	NRIC/FIN/Passport No.	Date of Birth	Nationality	Residential Address

**Part III: Beneficiaries of the Legal Arrangement**

Family Name	Given Name	NRIC/FIN/Passport No.	Date of Birth	Nationality	Residential Address

**Part IV: Authorised Signatories of the Legal Arrangement**

Family Name	Given Name	NRIC/FIN/Passport No.	Date of Birth	Nationality	Residential Address

**Applicable to Corporate Client**

- I/We, for and on behalf of the Client indicated in this form, hereby represent, undertake and warrant to Navigator that:
  - (a) for any personal data of individuals that the Client is disclosing to Navigator contained in this form, that the Client would have prior to disclosing such personal data to Navigator obtained the appropriate consent from the individuals whose personal data are being disclosed to:
    - (i) permit the Client to collect, use and/or disclose the individuals' personal data to Navigator for the purpose of issuance, administration and servicing of the Client's account(s) with Navigator, including the processing of the individuals' personal data for account maintenance and transaction purposes; for statistical, research, compliance, audit and regulatory purposes; and for the provision of information on product enhancements and services which are relevant to the Client's needs;
    - (ii) permit Navigator to collect, use, disclose and/or process the individuals' personal data for the purposes as described above; and
    - (iii) permit Navigator to disclose and/or transfer the individuals' personal data to Singapore Life Ltd. ("Singlife"), Singlife related group of companies, third party service providers, suppliers, fund managers and intermediaries (including the Client's financial adviser), whether located in Singapore and/or elsewhere for the purposes as described above, and managing the Client's policy(ies) with Singlife, where applicable;
  - (b) any personal data of individuals that the Client will be or is disclosing to Navigator are accurate. Further, the Client shall give Navigator notice in writing as soon as reasonably practicable should it be aware that any such personal data has been updated and/or changed after such disclosure;
  - (c) it shall give Navigator written notice as soon as reasonably practicable should it be aware that any individual above has withdrawn such consent as set out at sub-clause (a); and
  - (d) it shall otherwise assist Navigator to comply with the Personal Data Protection Act 2012 and all subsidiary legislation related thereto.
- Notwithstanding anything to the contrary, I/we, on behalf of the Client, undertake to indemnify and at all times hereafter to keep Navigator, Singlife and Singlife related group of companies (together with their respective officers, employees and agents) (each an "Injured Party") indemnified against any and all losses, damages, actions, proceedings, costs, claims, demands, liabilities (including full legal costs on a solicitor and own client basis) which may be suffered or incurred by the Injured Party or asserted against the Injured Party by any person or entity (including the Client, his/her agents) whatsoever, in respect of any matter of, by reason of or in respect of:
  - (a) any breach of any of the provisions in this clause; and/or
  - (b) any action or omission by the Client, that causes Navigator, Singlife and/or any of Singlife related group of companies to be in breach of the Personal Data Protection Act.
- I/We, on behalf of the Client, have read, understood and agree to be bound by the prevailing terms of Navigator's Data Protection Notice (found on <https://singlife.com/en/pdpa>) which may be amended, supplemented and/or substituted by Navigator from time to time, and confirm that I/we am/are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Navigator's website and such version shall bind the Client upon posting and/or where Client continues to use the relevant products and services offered by Navigator to which such terms relate to.

**Applicable to Individual/Joint Account Client**

- I/We consent to Navigator collecting, using and/or disclosing my/our personal data contained in this form for the following purposes:
  - to issue and administer my existing and/or new account(s) with Navigator, including the processing of my/our personal data for account maintenance and transaction purposes;
  - for statistical, research, compliance, audit and regulatory purposes; and
  - to provide information on product enhancements and services relevant to my/our needs.
- I/We also consent to Navigator disclosing and transferring my/our personal data to Singapore Life Ltd. ("Singlife"), Singlife related group of companies, third party service providers, suppliers, fund managers and intermediaries (including my/our financial advisers), whether located in Singapore or elsewhere, for the above purposes, and managing my/our policy(ies) with Singlife, where applicable.
- I/We confirm that for the personal data of Beneficial Owner that I/we have disclosed to Navigator, that I/we have prior to disclosing such personal data to Navigator, obtained the appropriate consent from the individuals to:
  - (i) permit me/us to collect, use and/or disclose the individuals' personal data to Navigator for the above purposes;
  - (ii) permit Navigator to collect, use and/or disclose the individuals' personal data for the above purposes; and
  - (iii) permit Navigator to disclose and/or transfer the individuals' personal data to Singlife, Singlife related group of companies, third party service providers, suppliers, fund managers and intermediaries (including my/our financial adviser), whether located in Singapore and/or elsewhere, for the above purposes, and managing my/our policy(ies) with Singlife, where applicable.
- I/We have read, understood and agree to be bound by the terms of Navigator's Data Protection Notice (found on <https://singlife.com/en/pdpa>) as may be amended, supplemented and/or substituted by Navigator from time to time, and confirm that I/we am/are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Navigator's website and such version shall bind me/us upon posting and/or where I/ we continue to use the relevant products and services offered by Navigator to which such terms relate to.

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- confirm that the responses, information and documents provided in this form ("Information") are full, complete and true, and I agree that the Information provided forms the basis of any Account issued, amended or reinstated. I will provide assistance to address any queries including the provision of sufficient evidence to support the Information as may be requested by Navigator, its representatives or other persons from time to time.
  - understand and agree that Navigator is entitled not to accept or process this application should a person connected with the relevant Account be found to be a Prohibited Person. A Prohibited Person means a person or entity (including any director or direct/indirect shareholder or person having executive authority or natural persons appointed to act on my/our behalf, beneficiaries, or my/our beneficial owners or beneficiaries' beneficial owners therein) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting Navigator from providing insurance coverage, transaction business with or otherwise offering any economic benefits to me/us or any other beneficiaries under the relevant Account. The decision of Navigator shall be final.
  - further agree that in the event that Navigator becomes aware subsequently that a person connected with the relevant Account has become a Prohibited Person, Navigator may block and/or terminate the relevant Account, including but not limited to, making or receiving any payments under the relevant Account. As an ongoing obligation, I/We will immediately inform Navigator if there are any changes to the identities, status/constitution/establishment, particulars and identification documents of these persons. If an application is accepted or processed by Navigator despite a person connected with the relevant Account being a Prohibited Person, Navigator shall be entitled to block/or terminate the relevant Account at any time, whether with effect from inception of the relevant Account or otherwise.
  - consent to Navigator, Singapore Life Ltd. ("Singlife"), and Singlife related group of companies collecting, using and/or disclosing my/our personal data for the processing of this document and such other purposes ancillary or related to the administering of the account(s) and/or managing my/our relationship with Navigator.
  - also consent to Navigator, Singapore Life Ltd. ("Singlife"), and Singlife related group of companies transferring my/our personal data to Navigator related group of companies and/or third party service providers, reinsurers, suppliers or intermediaries, whether located in Singapore or elsewhere, for the above purposes.

For full details of the purposes of collection, use and disclosure of your personal data, please visit [singlife.com/en/pdpa](http://singlife.com/en/pdpa).

**Signature of Main Client/Company Authorised Signatory 1 and Company Stamp**

**Signature of Joint Client/Company Authorised Signatory 2 (if applicable)**



**Name**

**Name**



**Date (DD/MM/YYYY)**

**Date (DD/MM/YYYY)**

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