#### MCIS INSURANCE BERHAD (435318-U)

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## BORANG TUNTUTAN FAEDAH HILANG UPAYA TOTAL DAN KEKAL TOTAL AND PERMANENT DISABILITY BENEFITS CLAIM FORM

TIADA TANGGUNGAN DIAKUI DENGAN MENGELUARAN BORANG INI NO LIABILITY IS ADMITTED BY ISSUING THIS FORM

BAHAGIAN I / PART I UNTUK DIPENUHI OLEH PEMEGANG POLISI TO BE COMPLETED BY THE ASSURED

Nota: Sila lampirkan laporan perubatan yang berkaitan untuk menyokong Tuntutan Faedah Hilang Upaya Total dan Kekal. Semua salinan fotokopi dokumen yang diserahkan mestilah disahkan oleh pegawai syarikat kami(JG 1 keatas sahaja), doctor, majistret, Ketua Balai Polis, Pesuruhjaya Sumpah, Notari Awam, Peguambela dan peguamcara, Pengurus Agensi dan Ketua Pengurus Agensi sahaja.

Note: Please enclose all relevant medical reports to support your above Total and Permanent Disability Benefit Claim. All photocopies of the documents—submitted must be certified by a person of prominent standing such as our company authorized officers(JG 1 and above only), doctors, Magistrate, Ketua Balai Polis, Commisioner for Oath, Public Notary of Advocate & Solicitor, Agency Managers and Chief Agency Managers only.

1. KETERANGAN PERIBADI/ PERSONAL DETAILS	
A. No. Polisi:  Policy No:  Nama Pemunya Polisi.  Name of Policy Owner.	B. Nama Hayat/Diinsuranskan.  Name of Life Assured.
C. No. Kad Pengenalan NRIC No Baru (New):	D. Alamat Terkini :  Latest Address :
Lama (Old) :	
Pasport (Passport):	
Alamat e-mel / E-mail Address :	Tel Rumah / House: Tel Bimbit / HP.
E. Apakah tahap pendidikan tertinggi anda? What is your highest level of education?	F. Adakah anda kini terlantar dikatil/rumah/hospital?  Are you currently confined to bed/house/hospital?
2. KETERANGAN MENGENAI PEKERJAAN/ PARTICULARS OF OCCU	PATION
A. Sila berikan alamat majikan terakhir anda?  Please give your last employer's/business address?	B. Apakah Perkerjaan anda? Your occupation?
	C. Tarikh terakhir anda bekerja? On what date were you first absent from work?
Nama Pegawai / Officer In Charge : Telepon pejabat / Office Tel :	Bilakah anda bercadang untuk bekerja semula?     State the date you are expected to return to work?

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E. Adakah anda berhak untuk mendapat sebarang pampasan dari syarikat insurans lain atau mana-mana pihak sumber untuk keadaan ini. Sila berikan butir-butirnya serta sesalinan surat tawaran yang disahkan. Please provide full details of any other insurance policies or any sources under which you may receive payment for this condition	F Jika perkhidmatan anda ditamatkan, sila nyatakan tarikh berkuatkuasa dan berikan salinan surat tamat perkhidmatan.  If your service has been terminated, please confirm the effective date and provide a copy of the termination letter?
G. Siapakah yang menyokong pendapatan anda sekarang? Who is supporting your income now?	H. Adakah anda sedang membuat sebarang pekerjaan lain / peniagaan? Are you currently engaged in any other alternate job / business?
I. Nyataken kerja yang kamu lakukan selama tiga (3) tahun di tempat kerja kamu?     Please list the jobs that you have held in the last three (3) years.     i.	J. Persekitaraan tempat kerja anda:- (pejabat, kilang, tempat terbuka, lain-lain (nyatakan dengan spesifik) What kind of environment do you work in? (Office, Factory, Open Space, others-please state specifically)
ii. iii.	K. Adakah anda menjalankan tugas-tugas pengurusan atau penyeliaan?     Are you in management or supervisory capacity?
	L. Adakah anda mengendalikan mesin atau alat-alat khas yang lain?     Do you operate any machine or special equipments?
M. Kelulusan dan/atau kemahiran yang diperlukan dalam pekerjaan anda? / What are the qualification and/or skills needed for your job?	P. Apakah waktu dan hari bekerja yang biasa? What is your normal working hours and days?
N. Apakah kemahiran khas diperlukan?     Any special skills required?	Q. Adakah anda diperlukan bekerja syif, pada hari Ahad atau bila dipanggil? Are you required to work on shift, Sundays or be on call?
O. Apakah tahap pengalaman praktikal yang diperlukan? What level of practical experience is required?	R. Bagaimana anda pergi ke tempat kerja? How do you travel to work?  T. Berapakah jarak perjalanan ke tempat kerja anda? What is the distance of travel to go to your normal place of work?
U. Dari segi manakah Hilang Upaya yang menhalang anda dari melakukan pekerjaan biasa anda? What aspects of your disability prevent you from performing your own occupation?	V. Dari segi manakah Hilang Upaya yang menhalang anda dari melakukan sebarang pekerjaan? Sila nyatakan. Is there any aspect of your disability that will prevent you working in any occupation? Please give full details.

W. Adakah pekerjaan anda memerlukan anda untuk:  Does your work require you to do the following:			
1. Memandu kereta/ Driving a car?		Ya/ Yes	Tidak/ No
2. Memandu kenderaan lain/ Driving other vehicles?	,	Ya/ Yes	Tidak/ No
3. Memanjat tangga atau tempat tinggi/ Climbing ladders or heights	?	Ya/ Yes	Tidak/ No
4. Membawa barangan berat/ Carrying heavy loads?		Ya/ Yes	Tidak/ No
5. Mengangkat barangan berat/ Lifting heavy loads?		Ya/ Yes	Tidak/ No
6. Merangkak atau melutut/ Crawling or kneeling?		Ya/ Yes	Tidak/ No
7. Keluar dari tempat kerja yang biasa/ Travelling away from your n	ormal place of work?	Ya/ Yes	Tidak/ No
8. Lain-lain penggunaan tenaga fizikal (Sila nyatakan)/ Other physic	cal exertions? Please specify	Ya/ Yes	Tidak/ No
4. UNTUK DIISI OLEH ORANG YANG BEKERJA SENDIRI SAHA	JA/ TO BE COMPLETED B	Y A SELF-EMPLOYED	PERSON ONLY
A. Berikan nama perniagaan/syarikat anda.  Please name your business/Company	C. Jenis perniagaan anda What is the nature of y		
B. Adakah terdapat pemilik atau pengarah yang lain didalam perniagaan ini? Berapa orang? Sila berikan butiran Are there any other proprietors or directors of the business? How many? Please provide details.		ftaraan perniagaan atau rovide your business reg npany registration numbe	istration
5. UNTUK DIISIKAN JIKA HILANG UPAYA DISEBABKAN OLEH AN ACCIDENT.	KEMALANGAN/ TO BE CO	MPLETED IF DISABILI	ITY CAUSED BY
A. Bila kemalangan berikut berlaku? :     When did the accident happen?	B.Nyatakan secara terpe Describe in detail how		ngan berlaku
Tarikh / Date:			
Waktu (pagi / petang) / Time (a.m. / p.m.):			
Tempat / Location:			
Balai Polis / Police Station:	No repot police / Police (Lampirkan sesalinan rep	report No: oot/ Enclose copy of the	report)
C. Nyatakan tahap kecederaan yang dialami akibat kemalangan Describe the extent of the injuries sustained in the accident	kemalangan atau peny Are you or do you inte	ang atas seseorang akib	n or instigate any

6. ILL	UNTUK DIISI JIKA HILAN NESS	G UPAYA DISEBABKAN	OLEH PEN	NYAKIT/ TO BE	COMPLETED IF DISABILITY CAUSED BY AN
A.	Nyatakan dengan terperinci penyakit anda Please describe the condition		a		da-tanda / keadaan itu mula-mula timbul? le symptoms / conditions first appear?
C.	Apakah keputusan diagnosi mengenainya? What is the i it made known to you?	s dan bilakah anda diberit exact diagnosis and when	ahu <i>was</i>	D. Berikan na tersebut <i>Pr</i> <i>made the c</i>	ma dan alamat doktor yang telah membuat diagnosis ovide the name and address of the doctor who had diagnosis
E.	Apakah ujian atau penyiasa mengesahkan diagnosis itu? were done to confirm the dia	/ What tests or investigat			ratan yang diterima sekarang? e treatments you are undergoing currently?
G.	atau keadaan dan butir-bu	tir rawatan (oleh siapa, ala other illness or related co	amat dan bil	la)	belum hilang upaya bermula? Sila nyatakan penyakit f disability? Please state the illness or condition and the
BA	AHAGIAN INI MESTILAH	DIISI DENGAN LENG	KAP / THI	S SECTION N	NUST BE FULLY COMPLETED
7.			-	_	LAIN – LAIN PENYAKIT DALAM TEMPOH 3 RENT DISABILITY AND OTHER DISORDER
	Nama <i>Name</i>	Alamat <i>Address</i>		Rawatan Consultation	Sebab Rawatan Reason for Consultation

#### Pengisytiharan / Declaration

Saya menjamin kebenaran ke atas keterangan-keterangan yang dikemukakan, samada ditulis oleh saya atau bagi pihak saya. Saya mengaku bahawa syarat-syarat insurans saya telah patuhi. Saya bersetuju bahawa jika ada kenyataan yang tidak benar atau salah, tekanan atau menyembunyikan dibuat oleh saya, hak saya ke atas tuntutan ini akan ditarik balik secara mutlak.

I warrant the truth of the foregoing particulars, whether written by me or on my behalf. I declare that the conditions of my insurance have been complied with. I agree that if any false or untrue statement, suppression or concealment, is made by me, my right to this claim shall be absolutely forfeited.

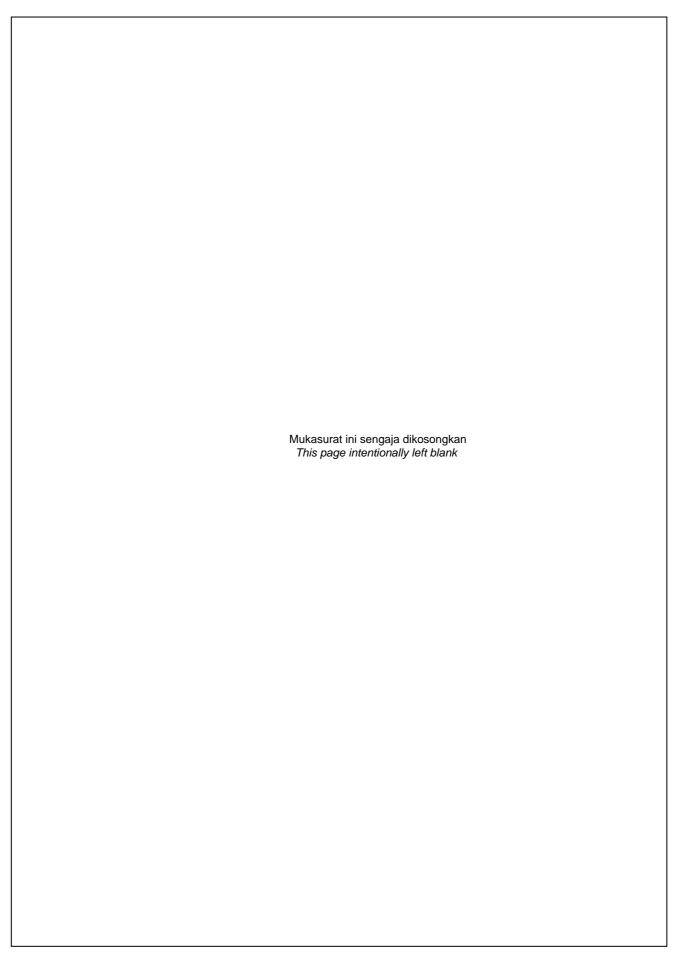
#### Kebenaran/Pemberian Hak / Authorization

Saya, yang bertandatangani di bawah, dengan ini membenarkan mana-mana organisasi, institusi atau individu yang mempunyai sebarang rekod atau pengetahuan tentang kesihatan dan latar belakang perubatan atau nasihat perubatan saya/ hayat yang diinsuranskan, dan telah atau mungkin kemudian dari ini dirujuk untuk mendedahkan segala maklumat tersebut kepada MCIS INSURANCE BERHAD atau wakilnya. Saya bersetuju membenarkan MCIS INSURANCE BERHAD atau wakilnya untuk mengguna dan mendedahkan sebarang maklumat yang dikumpul atau dipegang oleh Syarikat kepada perseorangan/sebarang organisasi yang berhubung dan berkaitan dengan Syarikat atau sebarang pihak ketiga (di dalam atau di luar Malaysia, termasuk institusi perubatan, penginsurans semula, penyelaras tuntutan / penyiasat, peguam, persatuan industri, pengawal selia, badan-badan berkanun, pihak berkuasa kerajaan dan agensi pelaporan kredit) bagi tujuan proses tuntutan insuran. Salinan pengesahan ini adalah sah seperti yang asal.

I, The undersigned(s) hereby irrevocably authorize any organization, institution, or individual that has any records or knowledge of my/life assured health and medical history or treatment or advise and that has been or may hereafter be consulted to disclose to MCIS Insurance Berhad or its representative such information. I/WE agree that MCIS Insurance Berhad or its representative may use and disclose any of the information collected or held by the Company to individuals/organizations related to and associated with the Company to individuals/organizations related to and associated with the Company or any selected third parties (within or outside Malaysia, including medical institutions, reinsurers, claim adjusters / investigators, solicitors, industry associations, regulators, statutory bodies, government authorities and credit reporting agencies) for the purpose of processing the claim.

This authorization shall bind my/our successors and assigns and remain valid notwithstanding my/our/life assured death or incapacity in so far as legally possible. A photocopy of this authorization shall be as valid as the original.

Tandatangan Pihak Menuntut	Tandatangan Saksi
Signature of Claimant	Signature of Witness
Nama :	Nama:
Name:	Name :
No. Kad Pengenalan atau Pasport/:	No. Kad Pengenalan atau Pasport:
NRIC or Passport No:	NRIC or Passport No:
Tarikh Lahir (DD/MM/YYYY):	
Date of Birth (DD/MM/YYYY):	
No. Pengenalan Cukai:	
Tax Identification Number (TIN):	
Alamat :	Alamat :
Address:	Address:
Perkerjaan :	
Occupation:	
No. Telefon :	No. Telefon :
Telephone No.:	Telephone No.:
Tarikh :	Tarikh :
Date:	Date :



# FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) AND COMMON REPORTING STANDARD (CRS) SELF-CERTIFICATION FORM FOR INDIVIDUALS (TO BE COMPLETED BY THE CLAIMANT/ASSURED)

Plea	ise read these instructions be	efore completing the form.				
		liance Act (FATCA) and Common Repon to the local tax authority on the status			ce Berhad is requi	red to
		stances relating to information, such as t lease let us know by notifying us or prov				ation that makes
		t allowed to give tax advice. Kindly cons Where necessary, you can find summari			u have questions o	on
Part	1 - Identification of Individua	al				
Nam						
	e of Birth (DD/MM/YYYY):					
	ntry of Birth:					
	IC No./ New IC No./ Birth ificate No./ Passport No.					
	rent Residence Address:		Mailing Addr (Complete if	ess: different to the current r	esidence address)	
	ress Line 1:		Address Line			
	ress Line 2:	2 and a \	Address Line		l-\	
	ress Line 3: (Postal Code/ZIP C ress Line 4: (Country)	Jode)	Address Line	e 3: (Postal Code/ZIP Co	ode)	
	phone Number	Primary*:	Address Ellie	Secondary (if any):		
	country code):	, in the second		, , , , , , , , , , , , , , , , , , , ,		
Part	2 – FATCA Self Certification					
	nitions applicable					
		ates person means a person described in	n section 7701	(a)(30) of the Internal R	evenue Code:The	term
	ted States person" means—	·		, , ,		
	(A) a citizen or resident of the	United States				
Plea	se check "√" Yes or No for eacl	h of the following questions:			Yes	No
1	Are you a U.S. Citizen?					
2	Do you hold a U.S. Permaner	nt Resident Card (Green Card)?				
3	Are you a U.S. Resident (incl	uding US Tax Resident)?				
4	If you have ticked "No" to all the	hree questions above, then please tick a	as:		☐ Non U.S. per	son
	Kindly take note that if you ar	re a Non U.S. person but U.S. is your co	ountry of birth, p	olease provide MCIS:		
	i. A copy of non-U.S. passpo	ort or non-U.S. government-issued identi	ification docum	ent; and		
	ii. A copy of Certificate of Los	ss of Nationality of the U.S. or specify yo	ur explanation	of:		
	The reason of not having	g such certificate despite relinquishing L	J.S. citizenship	; or		
	The reason you did not on	obtain a U.S. citizenship at birth.				
	Reason:					
		y of the three questions above, please to	ick as:		U.S. person	

Part 3 – Dec	laration of Tax Residency and Taxpayer Identification Num	ber ("TIN") or its Functional Equ	ivalent						
Lam a tax re	sident of Malaysia ONLY. *								
Yes –	Please proceed to Section 2. Please complete the table below in Section 1.								
Note: By tick	ing "No" you are confirming that you are: -								
	(a) A tax resident of Malaysia and another country; or (b) Not a tax resident of Malaysia but a tax resident or another country.								
Section 1: D	etails of Foreign Tax Residence(s)*								
(i) The could limit the could	elete the following table indicating: ntry/ jurisdiction of residence (also include the Malaysian tax re al is a resident for tax purposes and vidual's TIN for each country/ jurisdiction indicated. Please indic								
information o https://www.c	, if the Individual is a tax resident of Malaysia, the TIN is the Inc in tax residency and other formats of TIN: becd.org/tax/automatic-exchange/crs-implementation-and-assis becd.org/tax/automatic-exchange/crs-implementation-and-assis	stance/tax-residency/	CD website for more						
If the Individu	ual is a tax resident in more than three countries/ jurisdictions, p	please use a separate sheet.							
Complete the	e following table indication:								
(b) the Indivi	iction of residence where the Individual is a resident for tax purp dual's TIN for each jurisdiction indicated. Indicate All jurisdiction								
	available, indicate which of the following reason is applicable: The jurisdiction where the Individual is a resident for tax purpos	se does not issue TINs to its residen	its.						
	The Individual is unable to obtain a TIN.								
	TIN is not required.  Note: Select this reason only if the authorities of the jurisdiction of	of residence do not require the TIN	to be disclosed.)						
	Country of Tax Residence	TIN	If no TIN available, indicate Reason A, B or C						
1									
3									
Diagon avalo	is in the following house who were unable to obtain a TIN if a	you coloated Beasen B shows							
1	iin in the following boxes why you are unable to obtain a TIN if y	ou selected <b><u>Reason B</u></b> above.							
2									
3 Note: If the II	 ndividual is a resident for tax purpose in more than three countr	ies, please use separate sheet.							
Section 2: C	Clarification of Tax Residence Information**								
If the country residence(s),	y (other than Malaysia) indicated in your address/contact number, please provide your explanation below.	er is different from the country(ies) v	which you have disclosed as your tax						
I have a forei	ign address/contact number which differs from the country of m	y tax residence because:							
**Dlease indi	icate N/A if the country of your address/contact number is same	a as the country of tay residence de	clared						
"Please Indi	icate N/A if the country of your address/contact number is same	e as the country of tax residence de	скагец.						

#### **Declaration and Signature**

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

I understand that the term "U.S. person" means any citizen or resident of the United States.

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

I certify that I am the Individual (or am authorized to sign for the Individual) of all the policy(s) to which this form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise MCIS Insurance Berhad within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide MCIS Insurance Berhad with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Signature:	
<u> </u>	
Name:	
Date (dd/mm/yyyy):	
Capacity:	
	(Indicate the capacity if you are not the individual identified in Part 1. If signing under a Power of Attorney, attached a certified copy of the Power of Attorney)

#### Appendix - Summary Descriptions of Selected Defined Terms

Note: The following are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account information ("CRS"), the associated Commentary to the CRS, Malaysia-US Intergovernmental Agreement on Foreign Account Tax Compliance Act (FATCA) and other domestic guidance.

#### **Account Holder**

The term "Account Holder" means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example, in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

#### **Change in Circumstances**

As per CRS and FATCA requirements, the "Change in Circumstances" means any change in one or more of the information below:

- Change of tax residency details (to/from outside Malaysia; or one country to another)
- Change of residence or mailing address (to/from outside Malaysia; or one country to another)
- Change of contact number (to/from outside Malaysia; or one country to another)
- Application or cancellation of standing instructions to transfer funds to an account maintained outside Malaysia; or from an overseas account to another
- Change of address of the current effective power of attorney/signatory authority (to/from outside Malaysia; or one country to another)
- Change of nationality to/from U.S. (for FATCA only).

#### **Common Reporting Standard (CRS)**

CRS stands for Common Reporting Standard, which is developed by the Organisation for Economic Co-operation and Development (OECD) to obtain information from Financial Institutions and for automatic exchange of financial account information with other jurisdictions on an annual basis for tax purposes.

### Foreign Account Tax Compliance Act (FATCA)

FATCA stands for the U.S. provisions commonly known as the Foreign Account Tax Compliance provisions, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. Financial Institutions and other non-U.S. entities.

#### **Financial Account**

A "Financial Account" is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

#### Participating Jurisdiction (CRS)

A "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

#### Reportable Account

The term "Reportable Account" means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

#### Reportable Jurisdiction (CRS)

A "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

#### Reportable Jurisdiction Person (CRS)

A Reportable Jurisdiction Person means an individual or Entity that is resident in a Reportable Jurisdiction under the tax laws of such jurisdiction, or an estate of a decedent that was a resident of a Reportable Jurisdiction.

#### Reportable Person

A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

#### Resident for tax purposes

Generally, an individual will only have one jurisdiction of residence. However, an individual may be resident for tax purposes in two or more jurisdictions. The domestic laws of the various jurisdictions lay down the conditions under which an individual is to be treated as fiscally "resident". They cover various forms of attachment to a jurisdiction which, in the domestic taxation laws, form the basis of a comprehensive taxation (full liability to tax). They also cover cases where an individual is deemed, according to the taxation laws of a jurisdiction, to be resident of that jurisdiction (e.g. diplomats or other persons in government service). To solve cases of double residence, tax conventions contain special rules which give the attachment to one jurisdiction a preference over the attachment of the other jurisdiction for purposes of those conventions. Generally, an individual will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), he pays or should be paying tax therein by reason of his domicile, residence or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes.

The following examples illustrate how an individual's residence for tax purposes may be determined:

**Example 1**: An individual has his permanent home in Jurisdiction A and is taxed as being a resident of Jurisdiction A. He has had a stay of more than six months in Jurisdiction B and according to the legislation of the latter Jurisdiction he is, in consequence of the length of the stay, taxed as being a resident of that Jurisdiction. Thus, he is resident of both Jurisdictions.

**Example 2**: Same facts as Example 1, except that the individual only had a stay of eight weeks in Jurisdiction B and according to the legislation of that Jurisdiction he is not, by reason of the length of the stay, taxed as being a resident of Jurisdiction B. Thus, he is only resident of Jurisdiction A.

For additional information on tax residence, please talk to your tax adviser or refer to the OECD Automatic Exchange Portal at this link:

https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/

### **TIN (including Functional Equivalent)**

The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at this link:

https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

#### U.S. Person (FATCA)

A "U.S. Person" means a U.S. citizen or resident individual, a partnership or corporation organized in the U.S. or under the laws of the U.S. or any State thereof, a trust if (i) a court within the U.S. would have authority under applicable law to render orders or judgements concerning substantially all issues regarding administration of the trust, and (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 U.S.

BORANG E\_BAYARAN / e\_PAYMENT APPLICATION FORM (PENTING: TULIS DALAM HURUF BESAR/CETAK DENGAN JELAS) / (IMPORTANT:WRITE IN BLOCK/PRINT CLEARLY)

Kep	oada / To:	MCIS INSU	RANC	E BE	RHA	D																		
PE	R/RE :	NO POLISI	l POL	ICY N	<b>IO</b> : _									_										
ke a I he	a mengizinkan/ mem akaun bank seperti ereby allow/ give cor vementioned policy	yang dinyatak nsent that pay	an dib ment(s	awah: s) due	to n	ne by	/ MC	IS II	NSUF	RANG	CE E	3ER	HAL		,		•							-
1.	Saya mengizinkan I give consent to M				•		•	•										•	⁄araı	n ins	suran	s.		
2.	Saya mengesahka maklumat, pembay yang tidak tepat I confirm the inforr payment will be de	raran akan dita mation provide	anggul herei	nkan. S	Sila b	erika and a	n buti accura	ran a	akau and ii	n bai n the	nk ya eve	ang ent l	tepa <i>ha</i> v	at un	ituk nade	meng an e	gela erro	kkar or or	n pei omi:	ngkr issioi	editai	n per <i>Inder</i>	mbay stand	aran
3.	Permintaan saya i pembayaran kepad My request herein payment(s) to me b	la saya denga shall be irrevo	n kaed ocable	dah lai	n.	·										·								
4.	Pilihan akaun bank My preferred bank		-			•				bawa	ah.													
Na	ma Bank/ <i>Bank Nam</i>	ne :																						
No	Akaun Bank/ Bank	Account No																						
	. Identiti seperti di Al entity No. as per bani		:																					
No	Telefon Bimbit/ Mob	oile Phone No.	:									_												
Ala	amat E-mel/ <i>E-mail A</i>	ddress	:																					
Na	ma/ <i>Name</i>		:																					
Та	rikh/ <i>Dat</i> e		:												Та		_			•	•	olisi/ F t Sign		
Pil	ihan dikenakan kepa	nda/ S	emua	Polisi/		] Po	olisi S	ema	ısa/															

Senarai adalah untuk rujukan sahaja. Bank lain (dalam Malaysia) yang tiada dalam senarai atas akan diterima. / Bank Listed above are for reference only. Other banks (in Malaysia) not listed are acceptable.

**Current Policy** 

All Policies

Option apply to

SENARAI BANK DAN BUTIRAN RUJUKAN / LIST OF BANKS AND DETAILS FOR REFERENCE										
Nama Bank / Bank Name	Angka Digit		Nama Bank / Bank Name	Angka Digit						
Affin Bank Bhd / Affin Islamic Bank Bhd	12		Agro Bank/Bank Pertanian	16						
AmBank (M) Bhd / AmIslamic Bank Bhd	13		Al Rajhi Bank	15						
Alliance Bank Malaysia / Alliance Islamic Bank Bhd	15		Bank Islam Malaysia	14						
Bank Kerjasama Rakyat	12		Bank Muamalat Malaysia	14						
Bank Simpanan National	16		CIMB Bank / CIMB Islamic Bank Berhad	14/10						
Citibank Berhad	10		Hong Leong Bank / Hong Leong Islamic Bank Berhad	11						
HSBC Bank / HSBC Amanah Malaysia Berhad	12		Kuwait Finance House	12						
Maybank Bhd / Maybank Islamic Bhd	12		OCBC Bank Malaysia / OCBC Al-Amin Bank Berhad	10						
Public Bank Bhd / Public Islamic Bank Bhd	10		RHB Bank Bhd / RHB Islamic Bank Bhd	14						
Standard Chartered Bank / Standard Chartered Saadiq Berhad	12		United Oversea Bank	11						