



ENGLISH TRANSLATION
OF

**REGULATION OF MINISTER OF FINANCE
NUMBER 70/PMK.03/2017**

CONCERNING
TECHNICAL GUIDANCE ON ACCESS TO FINANCIAL
INFORMATION FOR TAX PURPOSES

AS LAST AMENDED BY

**REGULATION OF MINISTER OF FINANCE
NUMBER 19/PMK.03/2018**

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CHAPTER I
GENERAL PROVISIONS

Article 1

In this Regulation of Minister of Finance, the following definitions shall apply:

1. International Agreement in Tax Matters, hereinafter referred to as International Agreement is an agreement in a certain form and name, which is regulated under international law, which, among other things, regulates exchange of information concerning matters on taxation, shall include:
 - a. Tax Treaty;
 - b. Tax Information Exchange Agreement;
 - c. Convention on Mutual Administrative Assistance in Tax Matters;
 - d. Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information;
 - e. Bilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information;
 - f. *Intergovernmental Agreement for Foreign Account Tax Compliance Act*; or
 - g. other bilateral and multilateral agreements.
2. Exchange of Financial Information hereinafter referred to as Exchange of Information is an activity to deliver, receive, and/or obtain financial information concerning tax matters based on International Agreement, which is aimed to:

- a. prevent tax avoidance;
 - b. prevent tax evasion;
 - c. prevent tax treaty abuse by persons not entitled to the benefit of tax treaty; and/or
 - d. obtain information on the fulfillment of tax obligations by taxpayer.
3. Common Reporting Standard, hereinafter referred to as CRS is a standard which contains the reporting, due diligence procedures for Financial Account, and Exchange of Information pursuant to International Agreement for exchange of information among jurisdictions, contained in Part II.B of the body, Part III.B of the commentaries and Annex 5 of Standard for Automatic Exchange of Financial Account Information in Tax Matters, as well as its amendment.
 4. Automatic Exchange of Information is Exchange of Information conducted at a certain time, in a periodic, systematic, and continuous manner on financial information compiled based on CRS.
 5. Foreign Jurisdiction is a country or jurisdiction other than Indonesia.
 6. Jurisdiction Participating in Automatic Exchange of Information hereinafter referred to as Participating Jurisdiction is a Foreign Jurisdiction legally bound with the Indonesian Government under International Agreement, which is obliged to deliver financial information on an automatic basis.
 7. Reportable Jurisdiction is Participating Jurisdiction which is the destination for the Indonesian Government in carrying out the obligation of delivering financial information on an automatic basis.
 8. Financial Service Institution hereinafter referred to as FSI is an institution which runs activities in the area of banking, capital market, and insurance as regulated under the Law on Financial Service Authority.

9. Other Financial Institution hereinafter referred to as Other FSI is Other FSI as regulated under the Law on Financial Service Authority.
10. Other Entity is a corporate entity such as corporation or foundation, or a non-corporate entity such as partnership or trust, which runs activities in the area of other than banking, capital market, and insurance, categorized as financial institution in accordance with Exchange of Information standard based on International Agreement.
11. Custodial Institution is any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others, with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.
12. Depository Institution is any Entity that accepts deposits in the ordinary course of a banking or similar business, with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.
13. Depository Institution is any Entity that accepts deposits in the ordinary course of a banking or similar business.
14. Investment Entity is any Entity:
 - a. that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - 1) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - 2) individual and collective portfolio management; or
 - 3) otherwise investing, administering, or managing Financial Assets or money on behalf of other persons; or
 - b. the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a

Specified Insurance Company, or an Investment Entity described in letter a,

with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.

15. Individual Financial Account Holder is an individual who is registered or identified as the holder of Financial Account by the FSI, Other FSI, and/or Other Entity that maintains the account, with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.
16. Entity Financial Account Holder is an entity which is registered or identified as the holder of Financial Account by the FSI, Other FSI, and/or Other Entity that maintains the account, with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.
17. Financial Account is an account maintained by FSI, Other FSI, and/or Other Entity, which includes account for banks, sub-security account for security companies and custodial banks, insurance policy for insurance companies, and/or other financial assets for other FSI's and/or Other Entities, with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.
18. Preexisting Financial Account is:
 - a. a Financial Account maintained by FSI, Other FSI, and/or Other Entity as of 30 June 2017; or
 - b. a Financial Account maintained by FSI, Other FSI, and/or Other Entity since 1 July 2017, held by the Financial Account holder which also holds with the FSI, Other FSI, and/or Other Entity a Financial Account as referred to in letter a, with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.
19. New Financial Account is a Financial Account maintained by FSI, Other FSI, and/or Other Entity opened on or after 1 July 2017.

20. Lower Value Financial Account is a Preexisting Financial Account held by an Individual Financial Account Holder with an aggregate balance or value as of 30 June 2017 that does not exceed USD1,000,000 (one million US Dollars).
21. High Value Financial Account is a Preexisting Financial Account held by an Individual Financial Account Holder with an aggregate balance or value that exceeds USD1,000,000 (one million US Dollars) as of 30 June 2017, 31 December 2017, or 31 December of any subsequent year.
22. Residence is a jurisdiction in which an individual or an entity is a resident taxpayer.
23. Regional Office of Directorate General of Taxes hereinafter referred to as Regional Office is a vertical institution under Directorate General of Taxes which is under the supervision of and accountable to Director General of Taxes.
24. Tax Office is a vertical institution under Directorate General of Taxes which is under the supervision of and accountable to Head of Regional Office.
25. External Data Processing Office is a technical unit under Directorate General of Taxes in the area of processing data and documents related to taxation provided by government agencies, institutions, associations, and other parties, which is under the supervision of and accountable to Director General of Taxes, and technically supervised by Director of Tax Information Technology.

CHAPTER II

SCOPE

Article 2

- (1) Director General of Taxes is authorized to obtain access to financial information for tax purposes from FSI, Other FSI, and/or Other Entity.
- (2) Access to financial information as referred to under paragraph (1) shall include:

- a. report submission which contains financial information automatically;
 - b. information provision and/or evidence or affidavit based on request,
- in order to implement the provision of the law in tax matters and to implement the practice of International Agreement.
- (3) Report which contains financial information as referred to under paragraph (2) letter a in order to implement the International Agreement is set out based on CRS.
 - (4) Report which contains financial information as referred to under paragraph (2) letter a in order to implement the provision of the law in tax matters is set out based on CRS, unless otherwise stipulated in this Regulation.

CHAPTER III
ACCESS TO FINANCIAL INFORMATION TO IMPLEMENT
INTERNATIONAL AGREEMENT

Part One
General Provisions

Article 3

- (1) Submission of report which includes automatic financial information as referred to in paragraph (2) letter a of Article 2 is conducted in order to implement Automatic Exchange of Information between the Indonesian Competent Authority and the Competent Authority of Participating Jurisdiction and/or Reportable Jurisdiction.
- (2) Provision of information and/or evidence or affidavit based on request as referred to in paragraph (2) letter b of Article 2 is conducted in order to implement Exchange of Information on Request between the Indonesian Competent Authority and the Competent Authority of Foreign Jurisdiction which is legally bound with Indonesia in International Agreement, who is authorized to implement Exchange of Information.

Part Two
Automatic Submission of Report Containing Financial
Information

Section 1
Reporting Financial Institution and
Non-Reporting Financial Institution

Article 4

- (1) The submission of report which contains automatic financial information as referred to in paragraph (2) letter a of Article 2 shall be conducted by headquarters or a unit within a reporting financial institution which is responsible to deliver such financial information.
- (2) Reporting financial information as referred to under paragraph (1) shall include:
 - a. FSI;
 - b. Other FSI; and
 - c. Other Entity,which run business activities as a Custodial Institution, Depository Institution, Specified Insurance Company, and/or Investment Entity.

Article 5

- (1) Submission of report which contains automatic financial information as referred to in paragraph (2) of Article 2 letter a shall not be conducted by non-reporting financial institution.
- (2) Non-reporting financial information as referred to under paragraph (1) shall include:
 - a. FSI;
 - b. Other FSI; and
 - c. Other Entity,that meet the criteria as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.

Section 2
Registration Procedures and
Excluded Financial Accounts

Article 6

- (1) Reporting financial institution as referred to in paragraph (2) of Article 4 and non-reporting financial institution as referred to in paragraph (2) of Article 5 shall be obliged to register to Directorate General of Taxes:
 - a. directly;
 - b. electronically through administration system which is integrated with the system in Directorate General of Taxes; or
 - c. through registered mail of post office, expedition service, delivery service, with mail receipt.
- (2) Reporting financial institution and non-reporting financial institution that do registration as referred to under paragraph (1) letter a, shall be provided with registration receipt.
- (3) Reporting financial institution that does registration as referred to under paragraph (1) shall attach list of Excluded Accounts.
- (4) Excluded Account as referred to under paragraph (3) is financial account that meets the criteria as listed in Letter A of Attachment I.
- (5) The deadline of registration as referred to under paragraph (1), for:
 - a. reporting financial institution, is at the latest at the end of the second month of the following calendar year after the year in which the conditions as referred to in Paragraph (2) of Article 4 are met; and
 - b. non-reporting financial institution, is at the latest at the end of the second month of the following calendar year after the year in which the criteria as non-reporting financial institution as referred to in paragraph (2) of Article 5 are met.

- (6) Registration as reporting financial institution and non-reporting financial institution as referred to under paragraph (1) shall meet the following provisions:
 - a. signed by top management of FSI, Other FSI, and/or Other Entity or the authorized person of top management; and
 - b. using registration form in accordance with the format as listed in Letter B of Attachment I which is an integrated part of this Regulation of Ministry of Finance.
- (7) In case data and/or information is/are obtained and indicate(s):
 - a. registration obligation as referred to under paragraph (1) is not fulfilled; or
 - b. FSI, Other FSI, and/or Other Entity that register(s) as non-reporting financial institution as referred to under paragraph (1), but meet(s) the criteria as reporting financial institution.

Director General of Taxes may ex-officio determine FSI, Other FSI, and/or Other Entity as reporting financial institution or non-reporting financial institution.

- (8) Registration as referred to under paragraph (1) and ex-officio determination as referred to under paragraph (7) for reporting financial institution shall not adjourn financial information reporting obligation and implementation of due diligence procedures to Financial Account.
- (9) Further provisions concerning the procedures for registration of reporting financial institution and non-reporting financial institution as referred to in paragraph (1) shall be regulated by Regulation of Director General of Taxes.

Section 3

Reportable Account

Article 7

- (1) Reporting financial institution as referred to in paragraph (2) of Article 4 shall be obliged to submit report which

contains financial information for each reportable account to:

- a. Directorate General of Taxes through Financial Service Authority, for FSI as referred to in paragraph (2) of Article 4 letter a; and
 - b. Directorate General of Taxes, for Other FSI as referred to in paragraph (2) letter b of Article 4 or Other Entity as referred to in paragraph (2) letter c of Article 4.
- (1a) The term reporting financial institution shall include collective investment contract whose reporting obligations are conducted by investment manager which maintains the collective investment portfolio.
- (2) Reportable account as referred to under paragraph (1) is a Financial Account, held by:
- a. one or more individual and/or entity that is reportable person; or
 - b. passive non-financial entity (NFE), with one or more Controlling Persons that is Reportable Person, provided it has been identified as such pursuant to the due diligence procedures.
- (3) Reportable person (individual) as referred to under paragraph (2) is:
- a. an individual that is a resident in a Reportable Jurisdiction under the tax laws of such jurisdiction; or
 - b. an estate of a decedent that was a resident of a Reportable Jurisdiction.
- (4) Reportable person (entity) as referred to under paragraph (2) letter a is an entity that is resident in a Reportable Jurisdiction under the tax laws of such jurisdiction, other than:
- a. a corporation the stock of which is regularly traded on one or more established securities market,
 - b. any corporation that is a Related Entity of a corporation described in letter a;
 - c. a governmental entity;
 - d. an international organisation;
 - e. a Central Bank; or

- f. a FSI, Other FSI, and/or Other Entity,
with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance.
- (5) Exempted from reportable account as referred to under paragraph (2) is one or more Pre-existing Account held by one entity as referred to under paragraph (2), with aggregate balance or value that does not exceed USD250.000,00 (two hundred and fifty thousand US Dollars) as of 30 June 2017, 31 December 2017 and 31 December of any subsequent calendar year.
- (6) Passive NFE as referred to under paragraph (2) letter b is any:
 - a. NFE that is not an active NFE with details as listed in Letter A of Attachment I which is an integrated part of this Regulation of Minister of Finance; or
 - b. Investment Entity as referred to in number 14 letter b of Article 1 that is not a Participating Jurisdiction Financial Institution.
- (7) Investment Entity as referred to under paragraph (6) letter b is entity whose gross income is primarily attributable to investing, reinvesting, or trading in financial assets, and managed by another entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity.
- (8) The report as referred to under paragraph (1) shall be submitted:
 - a. for the first time in 2018, containing financial information that is recorded until 31 December 2017; and
 - b. after 2018, containing financial information that is recorded until 31 December of the previous year.
- (9) The report as referred to under paragraph (1) shall contain at least:
 - a. account holder identity;
 - b. Financial Account number;
 - c. reporting financial institution identity;
 - d. account balance; and

- e. income or payment related to the Financial Account, with details as listed in Letter C of Attachment I which is an integrated part of this Regulation of Minister of Finance.
- (10) In case there is no reportable account in one calendar year, reporting financial institution shall still be obliged to submit nil report in accordance with the provision as referred to under paragraph (1).
 - (11) Reporting financial institution may amend the report as referred to under paragraph (1) in case there is any mistake in reporting.

Article 8

- (1) The submission of report as referred to in paragraph (1) and paragraph (10) of Article 7 is delivered in electronic form through:
 - a. online electronic mechanism, for reporting financial institution that is FSI; and
 - b. direct non-electronic mechanism as long as online electronic mechanism is not yet available, for reporting financial institution that is Other FSI and Other Entity.
- (2) If there is a change of mechanism as referred to under paragraph (1), Minister of Finance may decide another mechanism after consulting the Head of Board of Commissioners of Financial Service Authority.
- (3) In the event that the submission of report as referred to under paragraph (1) letter b is already available through electronic mechanism, reporting financial institution that is Other FSI and Other Entity must submit its report through online electronic mechanism, containing detail information as listed in Attachment II which is an integrated part of this Regulation of Minister of Finance, by using a format that shall be regulated further under Regulation of Director General of Taxes.
- (4) The submission of report through online electronic mechanism as referred to under paragraph (3) is conducted through application that is independently developed and

provided by Directorate General of Taxes or developed and provided together with reporting financial institution that is Other FSI and Other Entity.

- (5) The direct submission of report as referred to in paragraph (1) letter b shall be conducted in case:
 - a. system or communication facilities which can be used to conduct online submission of financial information is not yet available in the district where reporting financial entity that is Other FSI or Other Entity resides;
 - b. system or communication facilities owned by reporting financial institution that is Other FSI and Other Entity, has a technical problem;
 - c. there are circumstances that significantly cause reporting financial institution that is Other FSI and Other Entity, to be unable to conduct online submission of financial information (force majeure);
 - d. there is a failure of system or communication facilities in Directorate General of Taxes; and/or
 - e. there are any other circumstances determined by Director General of Taxes;
- (6) The direct submission of report as referred to under paragraph (1) letter b shall fulfil the following requirements:
 - a. the report submitted shall contain details of information as listed in Attachment II which is an integrated part of this Regulation of Minister of Finance, by using a format that shall be regulated further with Regulation of Director General of Taxes;
 - b. security or encryption method provided by Directorate General of Taxes; and
 - c. submitted by using compact disk, flash disk or any other electronic storage media to External Data Processing Office or Tax Office where reporting financial institution that is Other FSI and Other Entity is registered as taxpayer.

- (7) With respect to the submission of report as referred to in paragraph (1) letter a of Article 7, the following provisions shall apply:
 - a. the report is submitted to Financial Service Authority within a period of no later than 1 August every year;
 - b. Financial Service Authority submits the report as referred to under letter a and list of FSI's that do not submit the report to Directorate General of Taxes within a period of no later than 31 August every year.
- (8) The submission of report as referred to in paragraph (1) letter b of Article 7 is conducted within a period of no later than 30 April every year.
- (9) In case the due date as referred to in paragraph (7) and paragraph (8) coincides with Saturdays, Sundays, National Holiday, General Election Day, or National Determined Leave, submission of report shall be conducted within a period of no later than the following business/working day.
- (10) On the submission of report as referred to under paragraph (3) and as referred to under paragraph (5), Director General of Taxes shall provide a proof of receipt.

Section 4

Due Diligence Procedures and Documentation

Article 9

- (1) In the submission of report as referred to in Article 7, a reporting financial institution shall be obliged to conduct due diligence procedures for Financial Accounts with details as listed in Letter D of Attachment I which is an integrated part of this Regulation of Minister of Finance.
- (2) Due diligence procedures for Financial Accounts as referred to under paragraph (1) shall be commenced on 1 July 2017 on:

- a. Preexisting Financial Account held by Individual Financial Account Holder;
- b. New Financial Account held by Individual Financial Account Holder;
- c. Preexisting Financial Account held by Entity Financial Account Holder; and
- d. New Financial Account held by Entity Financial Account Holder.

(2a) With respect to New Financial Account held by Individual Financial Account Holder as referred to under paragraph (2) letter b or New Financial Account held by Entity Financial Account Holder as referred to under paragraph (2) letter d, upon the opening of account, a Reporting Financial Institution shall:

- a. require a self-certification, which may be part of the account opening documentation;
- b. confirm the reasonableness of such self-certification as referred to in letter a based on the information obtained by the reporting financial institution in connection with the opening of the account, including any documentation collected pursuant to AML/KYC Procedures; and
- c. determine the Account Holder's Residence(s) based on the self-certification as referred to in letter a and based on the result of confirmation of the reasonableness of such self-certification as referred to in letter b.

(3) In the application of due diligence procedures as referred to under paragraph (1), reporting financial institutions converts currency into United States Dollar (US Dollar) in accordance with Central Bank exchange rate or with daily updated spot rates of the related foreign exchange in international market against the United States Dollar (US Dollar) in case the currency conversion is not available in Central Bank exchange rate, which applies on:

- a. 30 June 2017, for the determination of Lower Value Account and High Value Account, as well as the determination of the threshold for Preexisting Entity

Account held by entity as referred to in Article 7 paragraph (5); and

- b. 31 December in respective year, for the determination of High Value Account and the determination of the threshold of Preexisting Entity Account held by entity as referred to in Article 7 paragraph (5), in case of financial account balance or value is recorded in currency other than US Dollar.
- (4) Deleted.
 - (5) In the case of a Financial Account managed by a reporting financial institution is related to financial asset sold through a selling agent, the due diligence procedures as referred to under paragraph (1) shall be conducted by the selling agent.
 - (6) The selling agent as referred to under paragraph (5) shall be obliged to provide any documentations related to the Financial Account due diligence procedures and any information about the Financial Account holder to:
 - a. reporting financial institutions that manage the financial asset, in case the financial asset is a unit under collective investment contract; or
 - b. reporting financial institution that acts as Custodial Institution, in case the financial asset other than a unit under collective investment contract.
 - (7) For the purpose of the application of due diligence procedures, reporting financial institutions as referred to under paragraph (6) shall be obliged to provide any details information about Financial Account holder to the selling agent, including aggregate balance or value for the due diligence procedures.

Article 10

- (1) In the application of due diligence procedures to Financial Accounts as referred to in Article 9, reporting financial institutions shall be obliged to administer, keep, and

maintain documentation, which consist of, but not limited to:

- a. self-certification;
- b. documentary evidence;
- c. proof, record, or information related to Financial Account, obtained or used during the implementation of due diligence procedures to Financial Accounts;
- d. documents containing financial information obtained during the implementation of due diligence procedures to Financial Accounts; and
- e. steps undertaken for the due diligence procedures to Financial Accounts.

(2) Self-certification which is administered, kept, and maintained by reporting financial institutions as referred to under paragraph (1) letter a shall meet the following requirements:

- a. signed or positively affirmed by Financial Account Holder or his authorised person;
- b. contains the following information:
 1. Account Holder's name;
 2. Account Holder's address;
 3. Account Holder's residence;
 4. Account Holder's tax identification number in each residence;
 5. place and date of birth, in case of individual Account Holder; and
 6. identity of controlling person, in case of Passive NFE Account Holder, namely:
 - a) controlling person's name;
 - b) controlling person's address;
 - c) controlling person's residence;
 - d) controlling person's tax identification number in each residence; and
 - e) controlling person's place and date of birth.
 7. statement that information in self-certification is true; and

8. statement that Individual Financial Account Holder or Entity Financial Account Holder shall notify the reporting financial institution in case of a change in circumstances of the Account Holder that causes the self-certification to be incorrect or unreliable at the latest of 90 days following such change in circumstances.
 - c. dated at the latest at the date of receipt of self-certification.
- (2a) Tax identification number as referred to under paragraph (2) letter b number 4 and number 6 letter d), as well as place and date of birth as referred to under paragraph (2) letter b number 5 and number 6 letter e) are not required to be filled in the self-certification, provided that it satisfies the requirement as listed in Letter C of Attachment I which is an integrated part of this Regulation of Minister of Finance.
- (2b) Self-certification as referred to under paragraph (1) letter a shall be provided in the following manner:
 - a. in electronic or non-electronic form; and
 - b. submitted directly, electronically, or by registered mail.
- (2c) With respect to the self-certification submitted electronically, Individual Financial Account Holder or Entity Financial Account Holder shall provide the hard copy of self-certification upon request of Directorate General of Taxes or the reporting financial institutions.
- (3) Documentary evidence as referred to under paragraph (1) letter b includes any of the following:
 - a. with respect to an individual, any valid identification issued by an authorized government body, that includes the individual's name and is typically used for identification purposes;
 - b. with respect to an Entity, any official documentation issued by an authorized government body that includes the name of the Entity and either the address of its principal office in the jurisdiction in which it

- claims to be a resident or the jurisdiction in which the Entity was incorporated or organised; and
- c. with respect to an individual and/or an entity:
1. certificate of domicile issued by an authorised government body of the jurisdiction in which the payee claims to be a resident; and
 2. any audited financial statement, third-party credit report, bankruptcy filing, or securities regulator's report.
- (4) Documents as referred to under paragraph (1) shall be kept and maintained for a period of not less than 5 years after the end of the period within which the Reporting Financial Institution must report the information required to be reported under the Common Reporting Standard.
- (5) Upon request of Director General of Taxes, reporting financial institution must translate into *Bahasa Indonesia* any document obtained or administered in any language other than *Bahasa Indonesia*.

Section 5

Use of Service Provider

Article 11

- (1) Reporting financial institution may use service provider in order to comply with reporting obligations as referred to in Article 7 and Article 8, and the application of due diligence procedures to Financial Accounts as referred to in Article 9.
- (2) In case reporting financial institution uses service provider as referred to under paragraph (1), all responsibilities on the fulfillment of reporting obligations and application of due diligence procedures to Financial Accounts shall remain borne by reporting financial institution.

Section 6

Report Submission through Executing Officials

Article 12

- (1) Top management of reporting financial institution shall be responsible to fulfill the obligation to submit the report as referred to in paragraph (1) of Article 7.
- (2) Top management of reporting financial institution as referred to under paragraph (1) may appoint or assign officials under its supervision as executing officials for the submission of reports as referred to in Article 8.
- (3) The executing official as referred to in paragraph (2) shall be responsible to fulfill the obligation to submit the report as referred to in paragraph (1) of Article 7.
- (4) Reporting financial institution shall submit the identity of the appointed or assigned executing official as referred to under paragraph (2) at the time of registration as referred to in paragraph (1) of Article 6.
- (5) In case of replacement of top management and/or executing official, reporting financial institution must submit information concerning the identity of new top management and/or new executing official along with the submission of reports as referred to in Article 8.

Section 7

Anti Avoidance

Article 13

- (1) With respect to report submission containing financial information automatically to implement international agreement as referred to under paragraph (2) letter a of Article 2:
 - a. reporting financial institution, top management and/or employees of such financial institution are prohibited from taking any action in order to avoid/circumvent the obligation as referred to in Article 6 to Article 10 and/or Article 12; and

- b. any person including reporting financial institution, top management and/or employees of such financial institution, as well as any other parties are prohibited from forging or concealing or omitting the information that must be reported.
- (1a) Forgery as referred in paragraph (1) letter b including incorrect or fake statement.
 - (2) The violation of provisions as referred to under paragraph (1) is subject to sanctions in accordance with the provisions of relevant laws.

Article 14

- (1) Reporting financial institution is not allowed to serve:
 - a. opening of New Financial Account for an individual and/or an entity; or
 - b. new transactions related to Financial Account for Pre-existing Financial Account holder,who refuses to comply with the provisions in Article 9.
- (1a) Provisions as referred to under paragraph (1) shall apply ever since individual and/or entity or pre-existing financial account holder refuses to comply with due diligence procedures.
- (2) Transactions as referred to under paragraph (1) letter b include:
 - a. deposit, withdrawal, transfer, account opening or contract establishment for banking customers;
 - b. account opening, purchase or transfer transactions for capital market customers;
 - c. issuance of new insurance policy; and
 - d. other transactional activities for Pre-existing Account Holders of reporting financial institution which is Other FSI and/or Other Entity.
- (3) The provisions as referred to under paragraph (1) letter b shall not apply to the following transactions:
 - a. fulfillment of previously agreed obligations between Pre-existing Financial Account holders and reporting financial institution;

- b. account closing; or
- c. fulfillment of obligations under the provisions of laws.

Part Three

Provision of Information and/or Evidence or Affidavit Based on Request

Article 15

- (1) In order to implement Exchange of Information on request as referred to in paragraph (2) of Article 3, Director General of Taxes or Director of International Taxation on behalf of Director General of Taxes may request information and/or evidence or affidavit to FSI, Other FSI and/or Other Entity, either to its headquarters, branch office, or units that maintain the information and/or evidence or affidavit that is being requested.
- (2) The request of information and/or evidence or affidavit as referred to under paragraph (1) is conducted electronically or in writing, and at least contain:
 - a. the requested information and/or evidence or affidavit;
 - b. format and means of providing the requested information and/or evidence or affidavit; and
 - c. reason for the request,which is made according to the format sample as contained in Letter E of Attachment I which is an integrated part of this Regulation of Minister of Finance.
- (2a) The request of information and/or evidence or affidavit as referred to under paragraph (2) is signed manually or electronically by party requesting the information and/or evidence or affidavit as referred to under paragraph (1), all of which have equal legal force.
- (3) FSI, Other FSI, and/or Other Entity shall provide information and/or evidence or affidavit in accordance with actual circumstances based on the request as referred to under paragraph (2) through electronic means or directly

within the period of no later than 1 (one) month since the date of receipt of the request.

- (3a) FSI, Other FSI, and/or Other Entity that provide the requested information and/or evidence or affidavit through electronic means or directly as referred to under paragraph (3), shall be provided with proof of receipt.
- (4) If the due date for the provision of information and/or evidence or affidavit as referred to under paragraph (3) coincides with Saturdays, Sundays, National Holiday, General Election Day, or National Determined Annual Leave, the provision of information and/or evidence or affidavit shall be made no later than the following day.
- (5) Further provisions on the procedures for requesting information and/or evidence or affidavit electronically as referred to under paragraph (2) and procedures for providing information and/or evidence or affidavit through electronic means as referred to under paragraph (3) shall be regulated by Regulation of Director General of Taxes.

Part Four Announcement

Article 16

Director General of Taxes announces to public:

- a. The list of Participating Jurisdiction as referred to in paragraph (1) of Article 3;
- b. The list of Reportable Jurisdiction as referred to in paragraph (1) of Article 3;
- c. The list of types of non-reporting financial institution that is FSI, Other FSI, and/or Other Entity as referred to in paragraph (2) of Article 5; and
- d. The list of types of Excluded Account as referred to in paragraph (3) of Article 6;

through the website address of Directorate General of Taxes and/or Ministry of Finance.

CHAPTER IV
ACCESS TO FINANCIAL INFORMATION TO IMPLEMENT
DOMESTIC LAWS IN TAX MATTERS

Part One

Automatic Submission of Financial Information

Article 17

- (1) Reporting financial institution as referred to under paragraph (2) of Article 4 is required to automatically submit report containing financial information for the implementation of domestic laws in tax matters as referred to under paragraph (2) of Article (2) to Directorate General of Taxes.
- (2) Report containing financial information as referred to under paragraph (1) shall constitute report on financial information maintained by reporting financial institution during a calender year.
- (3) The submission of report containing financial information as referred to under paragraph (1) shall be conducted by headquarters or a unit responsible for the submission of the report at reporting financial institution.
- (4) Non-reporting financial institution is not required to automatically submit the report containing financial information as referred to under paragraph (2) letter a of Article 2.
- (5) Non-reporting financial institution as referred to under paragraph (4) is any FSI, other FSI, and/or Other Entity as referred to under paragraph (2) of Article 5.
- (6) Reporting financial institution may amend the report as referred to under paragraph (1) if there is a mistake in the report.
- (7) Reporting financial institution may use service provider such as other FSI, sales agent, insurance agent, data provider company, and others to fulfill the reporting obligation as referred to under paragraph (1).
- (8) In case reporting financial institution use service provider

as referred under paragraph (7), all risks and responsibilities on the fulfillment of reporting obligation shall remain borne by the reporting financial institutions.

Article 18

- (1) Reporting financial institutions and non-reporting financial institutions as referred to under Article 17 must register to Directorate General of Taxes according to the criteria as referred to under Article 6.
- (2) Deleted.
- (3) Deleted.
- (4) Deleted.
- (5) Deleted.
- (6) Deleted.
- (7) Deleted.

Article 19

- (1) Financial information reports as referred to in paragraph (1) of Article 17 shall at least contain:
 - a. identity of Account Holder;
 - b. Financial Account number;
 - c. identity of FSI, Other FSI, and/or Other Entity;
 - d. balance or value of Financial Account; and
 - e. income related to Financial Account.with description on the details are as listed in Letter H of Attachment I which is an integrated part of this Regulation of Minister of Finance.
- (2) The Financial Account which must be reported in order to implement the provision as referred to in paragraph (1) of Article 17 shall be all Financial Account held by Individual Account Holder or Entity Account Holder, except those reported in order to implement international agreement as referred to in paragraph (2) of Article 7.
- (2a) With respect to Financial Account which must be reported in order to implement international agreement is held by:

- a. Individual Account Holder or Entity Account Holder known to be in possession of more than 1 (one) Domicile Countries includes Indonesia; or
- b. Entity Account Holder of which the entity is intended known to be in possession of more than 1 (one) Domicile Countries includes Indonesia,

The Financial Account must also reported under provision as referred to in paragraph (1) of Article 17

(2b) Not included as Entity Account Holder as referred to in paragraph (2):

- a. government entity;
- b. international organization;
- c. central bank

with description on the details are as listed in Letter H of Attachment I which is an integrated part of this Regulation of Minister of Finance.

(3) Balance or value of Financial Account as referred to in paragraph (1) letter d shall be the aggregate balance or value of one or more Financial Account which held by one Financial Account Holder in a FSI, Other FSI, and/or Other Entity as of 31 December on reporting calendar year.

(4) Submitted Reported balance or value of Financial Account as referred to in paragraph (1) letter d applied to the provisions as follow:

- a. Deposit Institution shall be:
 - 1) Financial Account held by individual, the balance or value of one or more Financial Account with minimum amount of Rp1.000.000.000,00 (one billion rupiah) or with equivalent foreign currency; or
 - 2) Financial Account held by entity, there is no minimum threshold on balance or value of Financial Account
- b. For Specified Insurance Company shall be Financial Account held by individual or entity with no limitation

on balance or cash value of Financial Account, but limited to insurance policy with at least coverage value of Rp1.000.000.000,00 (one billion rupiah) or under foreign currency with equivalent value

- c. For Custodial Institution and Investment Entity shall be Financial Account held by individual or entity with no limitation on balance or cash value of Financial Account.
- (5) In the case where no Financial Account which must be reported as referred to paragraph (2) in one calendar year, reportable financial institution as referred in paragraph (1) of Article 17 shall still be obliged to submit nil report.
 - (6) Reporting financial institution as listed on Attachment III is an integrated part of this Regulation of Minister of Finance

Article 20

- (1) The submission of report as referred to in paragraph (1) of Article 17 is delivered in electronic form through:
 - a. online electronic mechanism; or
 - b. direct non-electronic mechanism.
- (2) The submission of report with either online electronic mechanism or direct non-electronic mechanism as referred to under paragraph (1) is conducted by using the details of information as listed in Attachment II which is an integrated part of this Regulation of Minister of Finance and format which will be further regulated by Regulation of Director General of Taxes.

Article 21

- (1) The submission of report through online electronic mechanism as referred to in paragraph (1) of Article 20 shall be conducted through application that is independently developed and provided by Directorate General of Taxes or developed and provided together with FSI, Other FSI, or Other Entity.

- (2) On the online submission of report as referred to under paragraph (1), Director General of Taxes shall provide a proof of receipt.

Article 22

- (1) The submission of report through direct non-electronic mechanism as referred to in paragraph (1) letter b of Article 20 is conducted in case:
 - a. the online application as referred to in paragraph (1) letter a of Article 20 is not yet available;
 - b. system or communication facilities which can be used to conduct online submission of financial information is not yet available in the district where FSI, Other FSI, and/or Other Entity resides;
 - c. system or communication facilities owned by FSI, Other FSI, and/or Other Entity, has a technical problem;
 - d. there are circumstances that significantly cause FSI, Other FSI, and/or Other Entity, to be unable to conduct online submission of financial information (force majeure);
 - e. there is a failure of system or communication facilities in Directorate General of Taxes; and/or
 - f. there are any other circumstances determined by Director General of Tax.
- (2) The direct submission of report as referred to under paragraph (1) shall fulfil the following requirements:
 - a. submission through security or encryption method provided by Directorate General of Taxes; and
 - b. submitted by using compact disk, flash disk, or any other electronic storage media to External Data Processing Office or Tax Office where FSI, Other FSI and/or Other Entity are registered as Taxpayers.
- (3) On the submission of report as referred to under paragraph (1), Director General of Taxes shall provide a proof of receipt.

Article 23

- (1) The online submission of report as referred to in paragraph (1) letter a of Article 20 shall be conducted within a maximum period of 4 (four) months after the end of the calendar year through application developed and provided by Directorate General of Taxes.
- (2) The direct submission of report as referred to in paragraph (1) letter b of Article 20 shall be conducted within a maximum period of 4 (four) months after the end of the calendar year.
- (3) If the due date of the submission of report as referred to under paragraph (1) and paragraph (2) coincides with Saturdays, Sundays, National Holiday, General Election Day, or Determined National Leave, submission of report shall be conducted within a period of no later than the following business/working day.
- (4) The reports as referred to under paragraph (1) and paragraph (2) shall be submitted:
 - a. for the first time in 2018, containing financial information that is recorded until 31 December 2017; and
 - b. for after 2018, containing financial information that is recorded until 31 December of the previous year.

Article 24

- (1) Top management of reporting financial institution responsible on the fulfilment of report submission containing automatic financial information as referred to in paragraph (1) of Article 17.
- (2) Top management of reporting financial institution as referred to in paragraph (1) may appoint or assign officials under his supervision as executing officials for the submission of automatic financial information as referred to in paragraph 1 of Article 17.
- (3) Reporting financial institution submit the identity of executing officials whom appointed or assigned as referred to in paragraph (2), together at the registration time as

referred to in paragraph (1) of Article 18.

- (4) In the case where there is a replacement on top management and/or executing officials, reporting financial institution must submitted the information on the identity of new top management and/or new executing officials together with the submission of reports as referred to in paragraph(1) of Article 17
- (5) Executing officials as referred to in paragraph (2) are responsible on the fulfillment of reporting submission obligation as referred to in paragraph (1) of Article 17.

Article 24A

- (1) With respect to the submission of reports which contain automatically financial information for the implementation of laws in the field of taxation provisions as referred to in paragraph (2) letter a of Article 2:
 - a. reporting financial institution, top management and/or financial institution officials are prohibited to engage in action to avoid the obligation as referred to in Article 17 until Article 21, Article 23, and/or Article 24;
 - b. each person including reporting financial institution, top management and/or financial institution officials and other parties are prohibited to make false statement or hiding or deducting the information from actual information which must be submitted.
- (2) Included in false statement as referred to in paragraph (1) covering incorrect statement or it is not in accordance with actual condition.
- (3) Violation on provisions as referred to in paragraph (1), charged with sanctions in accordance with the provisions of relevant law.

Part Two

Provision of Information and/or Evidence or Affidavit on Request

Article 25

- (1) In addition to receiving report containing financial information as referred to in paragraph (2) letter a of Article 2, Director General of Taxes in order to implement provisions of domestic tax laws, is authorized to request information and/or evidence or affidavit from FSI, Other FSI, and/or Other Entity, either headquarters, branch office, or units that maintain the information and/or evidence or affidavit as referred to, by a request letter.
- (2) FSI, Other FSI, and/or Other Entities are obligated to provide information and/or evidence or explanation that are in accordance with actual condition as referred to in paragraph (1) to Director Generale of Tax.
- (3) Implementation of provisions of domestic tax laws as referred to under paragraph (1), among other things, is in the context of the following activities:
 - a. Tax payer Supervision, including extensification, intelligence, or valuation;
 - b. Tax audit;
 - c. Tax collection;
 - d. Preliminary Investigation;
 - e. Tax Investigation;
 - f. Tax dispute resolution including objection, deduction or cancellation of notice of tax assessment, or decision on deduction or annulment of administrative penalties.

Article 26

- (1) Implementation of request of information and/or evidence or affidavit for tax purposes as referred to in paragraph (1) of Article 25 may be conducted by Director General of Taxes or Head of Regional Tax Office, acting on behalf of Director General of Taxes.

- (2) Director General of Taxes may delegate his authority to request information and/or evidence or affidavit as referred to under paragraph (1) to echelon II officials of Directorate General of Taxes.
- (3) Implementation of request of information and/or evidence or affidavit for tax purposes as referred to in paragraph (3) letter b and letter c of Article 25 may be conducted by Head of Tax Office, acting on behalf of Director General of Taxes.

Article 27

- (1) The request of information and/or evidence or affidavit as referred to in paragraph (1) of Article 25 shall at least contain:
 - a. the requested information and/or evidence or affidavit;
 - b. format and means of providing the requested information and/or evidence or affidavit; and
 - c. reason for the request.
- (2) The request of information and/or evidence or affidavit as referred to under paragraph (1) is conducted electronically or in writing, by using the format according to the example as contained in Letter E of Attachment I which is an integrated part of this Regulation of Minister of Finance.
- (3) The request of information and/or evidence or affidavit as referred to under paragraph (1) is signed manually or electronically by party requesting the information and/or evidence or affidavit as referred to under Article 26, all of which have equal legal force.

Article 28

- (1) FSI, Other FSI, and/or Other Entity shall be obliged to provide information and/or evidence or affidavit based on the request of Director General of Taxes as referred to in paragraph (2) of Article 25 within the period of no later than 1 (one) month since the date of the receipt of the request.
- (2) If the due date for the provision of information and/or evidence or affidavit as referred to under paragraph (1)

coincides with Saturdays, Sundays, National Holiday, General Election Day, or National Determined Annual Leave, the provision of information and/or evidence or affidavit shall be made no later than the following day.

Article 29

- (1) Information and/or evidence or affidavit as referred to in paragraph (2) of Article 25 shall be provided to:
 - a. parties requesting information and/or evidence or affidavit as referred to in Article 26; or
 - b. parties assigned to request information and/or evidence or affidavit as referred to in Article 26.
- (1a) Information and/or evidence or affidavit as referred to in paragraph 1, can be given:
 - a. directly
 - b. electronically; or
 - c. through registered mail of post office, or courier service company, with mail receipt.
- (2) On the information and/or evidence or affidavit that given electronically or directly as referred to in paragraph (1), to FSI, Other FSI, and/or Other Entity, provided with proof of receipt.

Article 29A

Further provisions on the procedures for requesting information and/or evidence or affidavit electronically as referred to under Article 27 and procedures for providing information and/or evidence or affidavit through electronic means as referred to under Article 29 shall be regulated by Regulation of Director General of Taxes.

CHAPTER V CONFIDENTIALITY

Article 30

- (1) Financial Information contained in the report as referred to under Article 7 and Article 17 and information and/or

evidence or affidavit as referred to under Article 15 and Article 25 may be used as taxation database of Directorate General of Taxes.

- (2) Any financial information and/or information and/or evidence or affidavit as referred to under paragraph (1) are the information that must be kept confidential and safeguarded in accordance with the provisions of laws and International Agreement.
- (3) Any official, whether tax official or party performing their duty in tax matters, as well as expert assigned by Director General of Taxes to assist in the implementation of provisions of tax laws, are prohibited from breaching, distributing, and/or disclosing financial information and/or information and/or evidence or affidavit to unauthorized parties in accordance with the provisions of tax laws.
- (4) Any official, whether tax official or party performing their duty in tax matters, as well as expert assigned by Director General of Taxes to assist in the implementation of provisions of tax laws, that do not fulfill confidentiality obligation as referred to under paragraph (3) shall be penalized in accordance with the provisions of Article 41 of Law Number 6 Year 1983 concerning General Provisions and Tax Procedures as lastly amended by Law Number 16 Year 2009 concerning the Enactment of Government Regulation in Lieu of Law Number 5 Year 2008 concerning the Fourth Amendment to Law Number 6 Year 1983 concerning General Provisions and Procedures of Taxation to Become Law.

CHAPTER VI IMPOSITION OF SANCTIONS

Article 31

- (1) Director General of Taxes requests for clarification to FSI, Other FSI, and/or Other Entity in the case where there is

an indication of violation on the fulfillment of obligation as referred to in Article 9 and/or Article 10.

- (1a) Director General of Taxes requests for clarification to any person, including FSI, Other FSI, and/or Other Entity, in the case where there is an indication of violation on prohibition as referred to in letter b paragraph (1) of Article 13 and letter b paragraph 1 of Article 24A
- (2) The clarification request as referred to in paragraph (1) and paragraph (1a) shall be made by using the format sample as attached in Letter H of Attachment I which is an integrated part of this Regulation of Minister of Finance.

Article 32

- (1) Director of General Taxes submits written warning to FSI, Other FSI, and/or Other Entity in the case where:
 - a. up to the deadline of 14 (fourteen) days calendar since the receipt of clarification request as referred to in paragraph (1) of Article 31:
 1. FSI, Other FSI, and/or Other Entity do not provide clarification; or
 2. FSI, Other FSI and/or Other FSI do provide clarification, but there is still indication it is not fully satisfied the obligation as referred to in Article 9 and/or Article 10
 - b. the obligation to submit the report as referred to in Article 7 or Article 17 is not fulfilled; and/or
 - c. the obligation to provide information and/or evidence or affidavit as referred to in Article 15 or Article 25 is not fulfilled.
- (1a) Director General of Taxes submits written warning to any person, including FSI, Other FSI, and/or Other Entity in the case where up to 14 (fourteen) calendar days since the date of the receipt of clarification request as referred to in paragraph (1a) of Article 31
 - a. the referred person does not provide clarification; or
 - b. the referred person provides clarification, but there is still indication for the violation of prohibition as referred

to in letter b paragraph (1) of Article 13 and letter b paragraph (1) of Article 24A.

- (2) Written warning as referred to in paragraph (1) and paragraph (1a) shall be made by using the format sample as attached in Letter G of Attachment I which is an integrated part of this Regulation of Minister of Finance.
- (3) The follow-up action on written warning as referred to in paragraph (1) and paragraph (1a) shall be put in the form of a report.

Article 33

- (1) Director of General Taxes has the authority to conduct preliminary evidence examination based on the development and analysis on the report as referred to in paragraph (3) Article 32 which shows that:
 - a. the FSI, Other FSI, and/or Other Entity do not or have not fully follow up the warning as referred to in paragraph (1) of Article 32; and/or
 - b. the person, including FSI, Other FSI, and/or Other Entity, do not or have not fully follow up the warning as referred to in paragraph (1a) of Article 32.
- (2) In the case where based on the result of preliminary evidence examination as referred to in paragraph (1) sufficient preliminary evidence is found, the preliminary evidence examination is continued with the process of investigation.
- (3) Preliminary evidence examination as referred to in paragraph (1) is conducted in accordance with the Regulation of Minister of Finance which regulates the procedures on preliminary evidence examination.
- (4) The investigation as referred to in paragraph (2) shall be conducted by civil servant investigator of Directorate General of Taxes.

CHAPTER VII
OTHER PROVISIONS

Article 34

At the time this Regulation of Minister of Finance enters into force:

- a. Paragraph (3) letter b of Article 1 of Regulation of the Minister of Finance Number 87/PMK.03/2013 concerning Procedures of Request for Information or Evidence from Parties Legally Bound by Confidentiality Obligation (State Gazette of the Republic of Indonesia Year 2013 Number 264) as amended by Regulation Minister of Finance Number 235/PMK.03/2016 concerning Amendment to Regulation of Minister of Finance Number 87/PMK.03/2013 concerning Procedures of Requests for Information or Evidence from Parties Legally Bound by Confidentiality Obligation (State Gazette of the Republic of Indonesia Year 2016 Number 2161) ; and
- b. Article 6 of Regulation of Minister of Finance Number 39/PMK.03/2017 concerning Procedures of Exchange of Information Based on International Agreement (State Gazette of the Republic of Indonesia Year 2016 Number 376),

shall be declared null and void as far as it is in the context of the implementation of access to financial information for tax purposes pursuant to this Regulation of Minister of Finance.

Article 34A

- (1) Director General of Taxes has the authority to conduct an examination for the compliance of FSI, Other FSI, and/or Other Entity to the provision of this Regulation of Minister of Finance.
- (2) In the case where the result of the examination showed an indication for the violation of obligation fulfillment as referred to in Article 7, Article 15, Article 17 and/or Article 25, the report of examination shall be followed up with a written warning as referred to in Article 32.

- (3) In the case where the results of examination showed an indication of violation on:
 - a. the fulfillment of obligation as referred to in Article 9 and/or Article 10; and/or
 - b. the prohibition as referred to in letter b paragraph (1) of Article 13 and/or letter b paragraph (1) of Article 24the report of examination shall be followed up with a development and analysis which serves as a base for preliminary evidence examination as referred to in Article 33.
- (4) The examination as referred to in paragraph (1) is conducted in accordance with the Regulation of Minister of Finance regarding the Procedures for Examination.

CHAPTER VIII TRANSITIONAL PROVISIONS

Article 35

At the time this Regulation of Minister of Finance enters into force, with respect to the request for affidavit or evidence that is bound by secrecy provision as regulated in the banking law that has been issued by Minister of Finance pursuant to Regulation of Minister of Finance Number 87/PMK.03/2013 concerning Procedures of Requests for Information or Evidence from Parties Legally Bound by Confidentiality Obligation, but has not been granted with written permission by Chairman of the Board of Commissioners of Financial Service Authority, the request for such affidavit or evidence shall be proceeded in accordance with this Regulation of Minister of Finance.

CHAPTER IX CLOSING PROVISIONS

Article 36

This Regulation of Minister of Finance shall come into force on the date of promulgation.

Regulation of Minister of Finance Number 70/PMK.03/2017 shall come into force on 2 June 2017.

Regulation of Minister of Finance Number 73/PMK.03/2017 shall come into force on 13 June 2017.

Regulation of Minister of Finance Number 19/PMK.03/2018 shall come into force on 19 February 2018.

ATTACHMENT I

A. REPORTING FINANCIAL INSTITUTION, NON-REPORTING FINANCIAL INSTITUTION, FINANCIAL ACCOUNT, AND REPORTABLE ACCOUNT (SECTION VIII OF CRS)

1. Reporting Financial Institution

- a. Reporting Financial Institution means any Participating Jurisdiction Financial Institution that is not a Non-Reporting Financial Institution.

For Indonesia, Reporting Financial Institution are Financial Service Institution, Other Financial Service Institution, and Other Entity that is Financial Institution, that is obliged to report financial information to Director General of Taxes.

- b. Participating Jurisdiction Financial Institution as stated in letter a means:

- 1) any Financial Institution (Financial Service Institution, Other Financial Service Institution, and Other Entity that is Financial Institution) that is resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside such Participating Jurisdiction;
- 2) any branch of a Financial Institution (Financial Service Institution, Other Financial Service Institution, and Other Entity that is Financial Institution) that is not resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

- c. Financial Institution (Financial Service Institution, Other Financial Service Institution, and Other Entity that is Financial Institution) means Custodial Institution, Depository Institution, Investment Entity, or Specified Insurance Company.

- d. Custodial Institution means entity that holds, as a substantial portion of its business, Financial Assets for the account of others. An Entity holds Financial Assets for the account of others as a substantial portion of its business if the Entity's gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity's gross income during the shorter of:

- 1) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or
- 2) the period during which the Entity has been in existence in Indonesia.

e. Depository Institution means Entity that accepts deposits in the ordinary course of a banking or similar business.

An Entity is considered to be engaged in a banking or similar business, if, in the ordinary course of its business with customers, the Entity accepts deposits or other similar investments of funds and regularly engages in one or more of the following activities:

- 1) makes personal, mortgage, industrial, or other loans or provides other extensions of credit;
- 2) purchases, sells, discounts, or negotiates accounts receivable, instalment obligations, notes, drafts, checks, bills of exchange, acceptances, or other evidences of indebtedness;
- 3) issues letters of credit and negotiates drafts drawn thereunder;
- 4) provides trust or fiduciary services;
- 5) finances foreign exchange transactions; or
- 6) enters into, purchases, or disposes of finance leases or leased assets;

An Entity is not considered to be engaged in a banking or similar business if the Entity solely accepts deposits from persons as a collateral or security pursuant to a sale or lease of property or pursuant to a similar financing arrangement between such Entity and the person holding the deposit with the Entity.

General Bank, saving and loan cooperatives, and credit union would generally be considered as Depository Institution.

f. Investment Entity means:

- 1) Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - a) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index

instruments; transferable securities; or commodity futures trading;

- b) individual and collective portfolio management; or
- c) investing, administering, or managing Financial Assets or money on behalf of other persons; and/or

- 2) the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity described in subparagraph 1).

An Entity is treated as primarily conducting as a business one or more of the activities described in subparagraph 1), or an Entity's gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets for purposes of subparagraph 2), if the Entity's gross income attributable to the relevant activities equals or exceeds 50% of the Entity's gross income during the shorter of:

- (i) the three-year period ending on 31 December of the year preceding the year in which the determination is made; or
- (ii) the period during which the Entity has been in existence in Indonesia.

The term "Investment Entity" does not include an Entity that is an Active Non-Financial Entity because it meets any of the criteria in subparagraphs 4 letter i number 4) to number 7) below.

The above provision shall be interpreted in a manner consistent with similar language set forth in the definition of "financial institution" in the Financial Action Task Force (FATF) Recommendations.

g. Financial Asset includes:

- 1) security, for example, (i) a share of stock in a corporation, (ii) partnership or beneficial ownership interest in a widely held or publicly traded partnership or trust, (iii) note, bond, debenture, or other evidence of indebtedness;
- 2) partnership interest, commodity, swap, misalnya, interest rate swaps, currency swaps, basis swaps, interest rate caps, interest rate floors, commodity swaps, equity swaps, equity index swaps, and similar agreements;

- 3) Insurance Contract or Annuity Contract, or any interest (including a futures or forward contract or option) in a security, partnership interest, commodity, swap, Insurance Contract, or Annuity Contract.

Financial Asset does not include a non-debt, direct interest in real property.

- h. Specified Insurance Company means Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

2. Non-Reporting Financial Institution

- a. Non-Reporting Financial Institution means any Financial Institution that is:

- 1) a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- 2) a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- 3) an Exempt Collective Investment Vehicle;
- 4) trust, to the extent that the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported pursuant to provision in Letter C, with respect to all Reportable Accounts of the trust; or
- 5) any other Entity that presents a low risk of being used to evade tax, has substantially similar characteristics to any of the Entities described in subparagraphs 1) and 2), and is defined in domestic law as a Non-Reporting Financial Institution, provided that the status of such Entity as a Non-Reporting Financial Institution does not frustrate the purposes of the Common Reporting Standard.

Factors that may be considered to determine such a risk include:

- a) low-risk factors:

- (1) the Financial Institution is subject to regulation.
 - (2) information reporting by the Financial Institution to the tax authorities is required.
- b) high-risk factors:
- (1) the type of Financial Institution is not subject to AML/KYC Procedures.
 - (2) the type of Financial Institution is allowed to issue shares in bearer form and is not subject to effective measures implementing the FATF Recommendations with respect to transparency and beneficial ownership of legal persons.
 - (3) the type of Financial Institution is promoted as a tax minimisation vehicle.
- b. Government Entity means the government of a jurisdiction, any political subdivision of a jurisdiction (includes a state, province, county, or municipality), or any wholly owned agency or instrumentality of a jurisdiction or of any one or more of the foregoing. This category is comprised of the integral parts, controlled entities, and political subdivisions of a jurisdiction.
- 1) An integral part of a jurisdiction means any person, organisation, agency, bureau, fund, instrumentality, or other body, however designated, that constitutes a governing authority of a jurisdiction. The net earnings of the governing authority must be credited to its own account or to other accounts of the jurisdiction, with no portion inuring to the benefit of any private person. An integral part does not include any individual who is a sovereign, official, or administrator acting in a private or personal capacity.
 - 2) A controlled entity means an Entity that is separate in form from the jurisdiction or that otherwise constitutes a separate juridical entity, provided that:
 - a) the Entity is wholly owned and controlled by one or more Governmental Entities directly or through one or more controlled entities;
 - b) the Entity's net earnings are credited to its own account or to the accounts of one or more Governmental Entities,

with no portion of its income inuring to the benefit of any private person; and

- c) the Entity's assets vest in one or more Governmental Entities upon dissolution.
- 3) Income does not inure to the benefit of private persons if such persons are the intended beneficiaries of a governmental programme, and the programme activities are performed for the general public with respect to the common welfare or relate to the administration of some phase of government. Notwithstanding the foregoing, however, income is considered to inure to the benefit of private persons if the income is derived from the use of a governmental entity to conduct a commercial business, such as a commercial banking business, that provides financial services to private persons.
- c. International Organization means any international organisation or wholly owned agency or instrumentality thereof. This category includes any intergovernmental organisation (including a supranational organisation):
 - 1) that is comprised primarily of governments;
 - 2) that has in effect a headquarters or substantially similar agreement with the jurisdiction; and
 - 3) the income of which does not inure to the benefit of private persons.
 - d. Central Bank means an institution that is by law or government sanction the principal authority, other than the government of the jurisdiction itself, issuing instruments intended to circulate as currency. Such an institution may include an instrumentality that is separate from the government of the jurisdiction, whether or not owned in whole or in part by the jurisdiction.
Central Bank in Indonesia is Bank Indonesia.
 - e. Broad Participation Retirement Fund means a fund established to provide retirement, disability, or death benefits, or any combination thereof, to beneficiaries that are current or former employees (or persons designated by such employees) of one or more employers in consideration for services rendered, provided that the fund:

- 1) does not have a single beneficiary with a right to more than 5% (five per cent) of the fund's assets;
- 2) is subject to government regulation and provides information reporting to the tax authorities.

Information reporting to tax authorities may be in a form of annual information about its beneficiaries, monthly information about contributions and associated tax relief, or annual information about its beneficiaries and total contributions from sponsoring employers; and

- 3) satisfies at least one of the following requirements:
 - a) the fund is generally exempt from tax on investment income, or taxation of such income is deferred or taxed at a reduced rate, due to its status as a retirement or pension plan;
 - b) the fund receives at least 50% of its total contributions (other than transfers of assets from other plans described in subparagraphs e, f, and g, or from retirement and pension accounts as described in subparagraph 3 letter q number 1) below;
 - c) distributions or withdrawals from the fund are allowed only upon the occurrence of specified events related to retirement, disability, or death (except rollover distributions to other retirement funds described in subparagraphs e, f, g, or retirement and pension accounts described in subparagraph 3 letter q number 1) below, or penalties apply to distributions or withdrawals made before such specified events; or
 - d) contributions (other than certain permitted make-up contributions) by employees to the fund are limited by reference to earned income of the employee or may not exceed USD 50 000 annually, applying the rules set forth in Letter D number 6 letter c for account aggregation and currency translation.
- f. Narrow Participation Retirement Fund means a fund established to provide retirement, disability, or death benefits to beneficiaries that are current or former employees (or persons designated by

such employees) of one or more employers in consideration for services rendered, provided that:

- 1) the fund has fewer than 50 (fifty) participants;
- 2) the fund is sponsored by one or more employers that are not Investment Entities or Passive Non-Financial Entity;
- 3) the employee and employer contributions to the fund (other than transfers of assets from retirement and pension accounts described in subparagraph 3 letter q number 1)) are limited by reference to earned income and compensation of the employee, respectively;
- 4) participants that are not residents of the jurisdiction in which the fund is established are not entitled to more than 20% of the fund's assets; and
- 5) the fund is subject to government regulation and provides information reporting to the tax authorities.

Information reporting to tax authorities may be in a form of annual information about its beneficiaries, monthly information about contributions and associated tax relief, or annual information about its beneficiaries and total contributions from sponsoring employers.

- g. Pension Fund of a Governmental Entity, International Organization, or Central Bank means a fund established by a Governmental Entity, International Organisation or Central Bank to provide retirement, disability, or death benefits to beneficiaries or participants that are current or former employees (or persons designated by such employees), or that are not current or former employees, if the benefits provided to such beneficiaries or participants are in consideration of personal services performed for the Governmental Entity, International Organisation or Central Bank.
- h. Qualified Credit Card Issuer means a Financial Institution satisfying the following requirements:
 - 1) the Financial Institution is a Financial Institution solely because it is an issuer of credit cards that accepts deposits only when a customer makes a payment in excess of a balance due with respect to the card and the overpayment is not immediately returned to the customer; and

- 2) beginning on or before 1 July 2017, the Financial Institution implements policies and procedures either to:
 - a) prevent a customer from making an overpayment in excess of USD 50,000.00 (fifty thousand United States Dollar); or
 - b) ensure that any customer overpayment in excess of USD 50 000 is refunded to the customer within 60 days, in each case applying the rules set forth in Letter D number 6 letter c. For this purpose, a customer overpayment does not refer to credit balances to the extent of disputed charges but does include credit balances resulting from merchandise returns.

- i. Exempt Collective Investment Vehicle means an Investment Entity that is regulated as a collective investment vehicle, provided that all of the interests in the collective investment vehicle are held by or through individuals or Entities that are not Reportable Persons, except a Passive NFE with Controlling Persons who are Reportable Persons.

An Investment Entity that is regulated as a collective investment vehicle does not fail to qualify under this subparagraph as an Exempt Collective Investment Vehicle, solely because the collective investment vehicle has issued physical shares in bearer form, provided that:

- 1) the collective investment vehicle has not issued, and does not issue, any physical shares in bearer form after 1 July 2017;
- 2) the collective investment vehicle retires all such shares upon surrender;
- 3) the collective investment vehicle performs the due diligence procedures set forth in Letter D and reports any information required to be reported with respect to any such shares when such shares are presented for redemption or other payment; and
- 4) the collective investment vehicle has in place policies and procedures to ensure that such shares are redeemed or immobilised as soon as possible, and in any event prior to 1 July 2017.

3. Financial Account

a. Financial Account means an account maintained by a Financial Institution, and includes a Depository Account, a Custodial Account and:

1) in the case of an Investment Entity, any equity or debt interest in the Financial Institution.

Notwithstanding the foregoing, the term "Financial Account" does not include any equity or debt interest in an Entity that is an Investment Entity solely because it (i) renders investment advice to, and acts on behalf of, or (ii) manages portfolios for, and acts on behalf of, a customer for the purpose of investing, managing, or administering Financial Assets deposited in the name of the customer with a Financial Institution other than such Entity;

2) in the case of a Financial Institution not described in number 1), any equity or debt interest in the Financial Institution, if the class of interests was established with a purpose of avoiding reporting in accordance with Letter C; and

3) any Cash Value Insurance Contract and any Annuity Contract issued or maintained by a Financial Institution, other than non-transferable annuity contract, that is:

- a) noninvestment-linked,
- b) immediate annuity contract, and
- c) life annuity contract,

that is issued to an individual and monetises a pension or disability benefit provided under an account that is an Excluded Account.

The example of Financial Account are account for bank, sub-security account for security company and custodial bank, and insurance police for insurance company.

The term Financial Account does not include any account that is an Excluded Account.

b. Depository Account includes any commercial, checking, savings, time, or thrift account, or an account that is evidenced by a certificate of deposit, thrift certificate, investment certificate, certificate of indebtedness, or other similar instrument maintained by a Financial Institution in the ordinary course of a banking or

similar business. A Depository Account also includes an amount held by an insurance company pursuant to a guaranteed investment contract or similar agreement to pay or credit interest thereon.

- c. Custodial Account means an account (other than an Insurance Contract or Annuity Contract) that holds one or more Financial Assets for the benefit of another person.
- d. Equity interest means:
 - 1) in the case of a partnership that is a Financial Institution, capital interest or profit interest in the partnership.
 - 2) in the case of a trust that is a Financial Institution, an Equity Interest is considered to be held by any person treated as a settlor or beneficiary of all or a portion of the trust, or any other natural person exercising ultimate effective control over the trust. A Reportable Person will be treated as being a beneficiary of a trust if such Reportable Person has the right to receive directly or indirectly (for example, through a nominee) a mandatory distribution or may receive, directly or indirectly, a discretionary distribution from the trust.
- e. Insurance contract means a contract (other than an Annuity Contract) under which the issuer agrees to pay an amount upon the occurrence of a specified contingency involving mortality, morbidity, accident, liability, or property risk.
- f. Annuity Contract means a contract under which the issuer agrees to make payments for a period of time determined in whole or in part by reference to the life expectancy of one or more individuals. The term also includes a contract that is considered to be an Annuity Contract in accordance with the law, regulation, or practice of the jurisdiction in which the contract was issued, and under which the issuer agrees to make payments for a term of years.
- g. Cash Value Insurance Contract means an Insurance Contract (other than an indemnity reinsurance contract between two insurance companies) that has a Cash Value.
- h. Cash Value means the greater of (i) the amount that the policyholder is entitled to receive upon surrender or termination of the contract (determined without reduction for any surrender

charge or policy loan), and (ii) the amount the policyholder can borrow under or with regard to the contract.

Notwithstanding the foregoing, the term “Cash Value” does not include an amount payable under an Insurance Contract:

- 1) solely by reason of the death of an individual insured under a life insurance contract;
 - 2) as a personal injury or sickness benefit or other benefit providing indemnification of an economic loss incurred upon the occurrence of the event insured against;
 - 3) as a refund of a previously paid premium (less cost of insurance charges whether or not actually imposed) under an Insurance Contract (other than an investment-linked life insurance or annuity contract) due to cancellation or termination of the contract, decrease in risk exposure during the effective period of the contract, or arising from the correction of a posting or similar error with regard to the premium for the contract;
 - 4) as a policyholder dividend (other than a termination dividend) provided that the dividend relates to an Insurance Contract under which the only benefits payable are described number 2); or
 - 5) as a return of an advance premium or premium deposit for an Insurance Contract for which the premium is payable at least annually if the amount of the advance premium or premium deposit does not exceed the next annual premium that will be payable under the contract.
- i. Preexisting Account means:
- 1) Financial Account maintained by a Reporting Financial Institution as of 30 June 2017.
 - 2) any Financial Account of an Account Holder, regardless of the date such Financial Account was opened, if:
 - a) the Account Holder also holds with the Reporting Financial Institution (or with a Related Entity within the same jurisdiction as the Reporting Financial Institution) a Financial Account that is a Preexisting Account under number 1) above;

- b) the Reporting Financial Institution (and, as applicable, the Related Entity within the same jurisdiction as the Reporting Financial Institution) treats both of the aforementioned Financial Accounts, and any other Financial Accounts of the Account Holder that are treated as Preexisting Accounts under number 1) and letter a) above, as a single Financial Account for purposes of satisfying the requirements set forth in Letter D number 6 letter a, and for purposes of determining the balance or value of any of the Financial Accounts when applying any of the account thresholds;
 - c) with respect to a Financial Account that is subject to AML/KYC Procedures, the Reporting Financial Institution is permitted to satisfy such AML/KYC Procedures for the Financial Account by relying upon the AML/KYC Procedures performed for the Preexisting Account described in number 1); and
 - d) the opening of the Financial Account does not require the provision of new, additional or amended customer information by the Account Holder other than for purposes of the Common Reporting Standard.
- j. New Account means a Financial Account maintained by a Reporting Financial Institution opened on or after 1 July 2017.
 - k. Preexisting Individual Account means a Preexisting Account held by one or more individuals.
 - l. New Individual Account means a New Account held by one or more individuals.
 - m. Preexisting Entity Account means a Preexisting Account held by one or more Entities.
 - n. Lower Value Account means a Preexisting Individual Account with an aggregate balance or value as of 30 June 2017 that does not exceed USD 1 000 000 (one million United States Dollar).
 - o. High Value Account means a Preexisting Individual Account with an aggregate balance or value that exceeds USD 1 000 000 (one million United States Dollar) as of 30 June 2017, 31 December 2017 or 31 December of any subsequent year.

p. New Entity Account means a New Account held by one or more Entities.

q. Excluded Account means any of the following accounts:

1) a retirement or pension account that satisfies the following requirements:

a) the account is subject to regulation as a personal retirement account or is part of a registered or regulated retirement or pension plan for the provision of retirement or pension benefits (including disability or death benefits);

b) the account is tax-favoured (i.e. contributions to the account that would otherwise be subject to tax are deductible or excluded from the gross income of the account holder or taxed at a reduced rate, or taxation of investment income from the account is deferred or taxed at a reduced rate);

c) information reporting is required to the tax authorities with respect to the account;

d) withdrawals are conditioned on reaching a specified retirement age, disability, or death, or penalties apply to withdrawals made before such specified events; and

e) either (i) annual contributions are limited to USD50,000 or less, or (ii) there is a maximum lifetime contribution limit to the account of USD1,000,000 or less, in each case applying the rules set forth in Letter D number 6 letter c for account aggregation and currency translation.

A Financial Account that otherwise satisfies the requirement of letter e), will not fail to satisfy such requirement solely because such Financial Account may receive assets or funds transferred from one or more Financial Accounts that meet the requirements of subparagraph 3 letter q number 1) dan number 2) or from one or more retirement or pension funds that meet the requirements of any of subparagraphs 2 letter e to letter g.

2) an account that satisfies the following requirements:

- a) the account is subject to regulation as an investment vehicle for purposes other than for retirement and is regularly traded on an established securities market, or the account is subject to regulation as a savings vehicle for purposes other than for retirement;
- b) the account is tax-favoured (i.e. contributions to the account that would otherwise be subject to tax are deductible or excluded from the gross income of the account holder or taxed at a reduced rate, or taxation of investment income from the account is deferred or taxed at a reduced rate);
- c) withdrawals are conditioned on meeting specific criteria related to the purpose of the investment or savings account (for example, the provision of educational or medical benefits), or penalties apply to withdrawals made before such criteria are met; and
- d) annual contributions are limited to USD50,000 or less, applying the rules set forth in Letter D number 6 letter c for account aggregation and currency translation.

A Financial Account that otherwise satisfies the requirement of subparagraph d) will not fail to satisfy such requirement solely because such Financial Account may receive assets or funds transferred from one or more Financial Accounts that meet the requirements of subparagraph 3 letter q number 1) and number 2) or from one or more retirement or pension funds that meet the requirements of any of subparagraphs 2 letter e through letter g.

- 3) a life insurance contract with a coverage period that will end before the insured individual attains age 90, provided that the contract satisfies the following requirements:
 - a) periodic premiums, which do not decrease over time, are payable at least annually during the period the contract is in existence or until the insured attains age 90, whichever is shorter;

- b) the contract has no contract value that any person can access (by withdrawal, loan, or otherwise) without terminating the contract;
 - c) the amount (other than a death benefit) payable upon cancellation or termination of the contract cannot exceed the aggregate premiums paid for the contract, less the sum of mortality, morbidity, and expense charges (whether or not actually imposed) for the period or periods of the contract's existence and any amounts paid prior to the cancellation or termination of the contract; and
 - d) the contract is not held by a transferee for value.
- 4) an account that is held solely by an estate if the documentation for such account includes a copy of the deceased's will or death certificate.
- 5) an account established in connection with any of the following:
- a) a court order or judgment.
 - b) a sale, exchange, or lease of real or personal property, provided that the account satisfies the following requirements:
 - (1) the account is funded solely with a down payment, earnest money, deposit in an amount appropriate to secure an obligation directly related to the transaction, or a similar payment, or is funded with a Financial Asset that is deposited in the account in connection with the sale, exchange, or lease of the property;
 - (2) the account is established and used solely to secure the obligation of the purchaser to pay the purchase price for the property, the seller to pay any contingent liability, or the lessor or lessee to pay for any damages relating to the leased property as agreed under the lease;
 - (3) the assets of the account, including the income earned thereon, will be paid or otherwise distributed for the benefit of the purchaser, seller,

lessor, or lessee (including to satisfy such person's obligation) when the property is sold, exchanged, or surrendered, or the lease terminates;

- (4) the account is not a margin or similar account established in connection with a sale or exchange of a Financial Asset; and
- (5) the account is not associated with an account described in subparagraph 3 letter q number 6) below.
- c) an obligation of a Financial Institution servicing a loan secured by real property to set aside a portion of a payment solely to facilitate the payment of taxes or insurance related to the real property at a later time.
- d) an obligation of a Financial Institution solely to facilitate the payment of taxes at a later time.
- 6) a Depository Account that satisfies the following requirements:
 - a) the account exists solely because a customer makes a payment in excess of a balance due with respect to a credit card or other revolving credit facility and the overpayment is not immediately returned to the customer; and
 - b) beginning on or before 1 July 2017, the Financial Institution implements policies and procedures either to prevent a customer from making an overpayment in excess of USD 50,000, or to ensure that any customer overpayment in excess of USD 50,000 is refunded to the customer within 60 days, in each case applying the rules set forth in paragraph Letter D number 6 letter c below. For this purpose, a customer overpayment does not refer to credit balances to the extent of disputed charges but does include credit balances resulting from merchandise returns.
- 7) Any other account that presents a low risk of being used to evade tax, has substantially similar characteristics to any of the accounts described in subparagraph 3 letter a number 1) through number 6), and is defined in domestic law as an

Excluded Account, provided that the status of such account as an Excluded Account does not frustrate the purposes of the Common Reporting Standard.

Factors that may be considered to determine such a risk include:

a) low-risk factors:

- (1) the account is subject to regulation.
- (2) the account is tax-favoured.
- (3) information reporting to the tax authorities is required with respect to the account.
- (4) contributions or the associated tax relief are limited.
- (5) the type of account provides appropriately defined and limited services to certain types of customers, so as to increase access for financial inclusion purposes.

b) high-risk factors:

- (1) the type of account is not subject to AML/KYC Procedures.
- (2) the type of account is promoted as a tax minimisation vehicle.

4. Reportable Account

- a. Reportable Account means an account held by one or more Reportable Persons or by a Passive Non-Financial Entity with one or more Controlling Persons that is a Reportable Person, provided it has been identified as such pursuant to the due diligence procedures described in Letter D.
- b. Reportable Person means a Reportable Jurisdiction Person other than:
 - 1) a corporation the stock of which is regularly traded on one or more established securities markets;
 - 2) any corporation that is a Related Entity of a corporation described in clause (i);
 - 3) a Governmental Entity;
 - 4) an International Organisation;
 - 5) a Central Bank; or
 - 6) a Financial Institution.

Related to number 1), “established securities markets” means an exchange that is officially recognised and supervised by a governmental authority, including Financial Service Authority, in which the market is located and that has a meaningful annual value of shares traded on the exchange.

Related to number 2), the related entity refers to the rules set forth in number 5 letter d below.

Number 3) until 5) refers to the provision set forth in Letter A number 2.

Related to number 6), Financial Institutions are excluded from the term “Reportable Person” as they will do their own reporting or are otherwise considered to present a low risk of being used to evade tax. They are thus excluded from reporting, except for Investment Entities described in number 1 letter f number 2) that are not Participating Jurisdiction Financial Institutions, which are treated as Passive NFEs and thus reported.

- c. 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. For this purpose, an Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated.
- d. Reportable Jurisdiction means a jurisdiction (i) as stated in Article 1 Number 7, and (ii) which is published in the website of Directorate General of Taxes and/or Ministry of Finance.
- e. Participating Jurisdiction means a jurisdiction (i) as stated in Article 1 Number 6, and (ii) which is published in the website of Directorate General of Taxes and/or Ministry of Finance.
- f. Controlling Persons means the natural persons who exercise control over an Entity.

Natural person can exercise control over an entity through ownership interest, either directly or indirectly, at least 25% (twenty five percent) of the voting rights or value in an entity.

Where no natural person exercises control through ownership interests as stated above, controlling person is a natural person who owns control authority over the entity. Where no natural person who exercises control through control authority, controlling person is a natural person who holds the position as *senior managing official* in the entity, for example Chief Executive Officer or Chief Financial Officer.

In the case of a trust, such term means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.

The term Controlling Persons must be interpreted in a manner consistent with the definition of beneficial owner as stated in the Financial Action Task Force's Recommendation 10 and its Interpretative Note of February 2012.

- g. Non-Financial Entity (NFE) means any Entity that is not a Financial Institution.
- h. Passive NFE means any (i) NFE that is not an Active NFE; or (ii) an Investment Entity described in subparagraph 1) letter f number 2).
- i. Active NFE"means any NFE that meets any of the following criteria:
 - 1) less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
 - 2) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;

- 3) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
- 4) substantially all of the activities of the NFE consist of (i) holding (in whole or in part) the outstanding stock of, or (ii) providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- 5) the NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 (twenty four) months after the date of the initial organisation of the NFE;
- 6) the NFE was not a Financial Institution in the past 5 (five years), and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- 7) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- 8) the NFE meets all of the following requirements:
 - a) it is established and operated in its jurisdiction of residence:

- (1) exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or
 - (2) it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare.
- b) it is exempt from income tax in its jurisdiction of residence;
 - c) it has no shareholders or members who have a proprietary or beneficial interest in its income or asset;
 - d) the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or noncharitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
 - e) the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

5. Miscellaneous

- a. Account Holder means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account.

A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or

intermediary, is not treated as holding the account for purposes of the Common Reporting Standard, and such other person is treated as holding the account.

In the case of a Cash Value Insurance Contract or an Annuity Contract, the Account Holder is any person entitled to access the Cash Value or change the beneficiary of the contract. If no person can access the Cash Value or change the beneficiary, the Account Holder is any person named as the owner in the contract and any person with a vested entitlement to payment under the terms of the contract.

Upon the maturity of a Cash Value Insurance Contract or an Annuity Contract, each person entitled to receive a payment under the contract is treated as an Account Holder.

- b. Anti Money Laundering (AML) / Know Your Customer (KYC) Procedures means the customer due diligence procedures of a Reporting Financial Institution pursuant to the anti-money laundering or similar requirements to which such Reporting Financial Institution is subject.
- c. Entity means a legal person or a legal arrangement, such as a corporation, partnership, trust, or foundation.
- d. An Entity is a “Related Entity” of another Entity if:
 - 1) Either Entity controls the other Entity;
 - 2) the two Entities are under common control, or
 - 3) the two Entities are Investment Entities described in number 1 letter f number 2), are under common management, and such management fulfils the due diligence obligations of such Investment Entities.

For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

- e. Tax Identification Number (TIN) means *Nomor Pokok Wajib Pajak* (NPWP) for Indonesian Taxpayer or Taxpayer Identification Number for taxpayer in Foreign Jurisdiction (or functional equivalent in the absence of a Taxpayer Identification Number).
- f. Documentary Evidence includes any of the following:
 - 1) with respect to individual and/or entity, a certificate of residence issued by an authorised government body (for

- example, a government or agency thereof, or a municipality) of the jurisdiction in which the payee claims to be a resident;
- 2) with respect to an individual, any valid identification issued by an authorised government body (for example, a government or agency thereof, or a municipality), that includes the individual's name and is typically used for identification purposes;
 - 3) with respect to an Entity, any official documentation issued by an authorised government body (for example, a government or agency thereof, or a municipality) that includes the name of the Entity and either the address of its principal office in the jurisdiction in which it claims to be a resident or the jurisdiction in which the Entity was incorporated or organised; and
 - 4) with respect to individual and/or entity, any audited financial statement, third-party credit report, bankruptcy filing, or securities regulator's report.

B. REGISTRATION FORM FOR FINANCIAL INSTITUTION AND LIST OF TYPE OF EXCLUDED ACCOUNTS

KEMENTERIAN KEUANGAN REPUBLIK INDONESIA DIREKTORAT JENDERAL PAJAK						
FORMULIR PENDAFTARAN LEMBAGA KEUANGAN						
SEMUA INFORMASI HARAP DIISI DENGAN HURUF KAPITAL/CETAK. ISI ATAU BERI TANDA X PADA KOTAK ISIAN YANG SESUAI (lihat petunjuk)						
A. KLASIFIKASI						
1. Kategori Lembaga Keuangan (pilih yang sesuai)						<input type="checkbox"/> Perubahan Data*)
<input type="checkbox"/>	a. LJK		<input type="checkbox"/>	b. LJK Lainnya		<input type="checkbox"/>
						<input type="checkbox"/> c. Entitas Lain
2. Ruang Lingkup Penyampaian Informasi Keuangan (dapat dipilih lebih dari satu)						
<input type="checkbox"/>	a. Berdasarkan Perjanjian Internasional					
<input type="checkbox"/>	b. Kepentingan Perpajakan Domestik					
3. Isian khusus lembaga keuangan yang memiliki kewajiban penyampaian informasi keuangan berdasarkan perjanjian internasional (2.a.)						
Jenis lembaga keuangan (pilih yang sesuai)						
<input type="checkbox"/>	a. Lembaga Keuangan Pelapor			<input type="checkbox"/>	b. Lembaga Keuangan Nonpelapor	
Untuk lembaga keuangan pelapor (dapat dipilih lebih dari satu)						
<input type="checkbox"/>	a. Lembaga Kustodian			<input type="checkbox"/>	c. Entitas Investasi	
<input type="checkbox"/>	b. Lembaga Simpanan			<input type="checkbox"/>	d. Perusahaan Asuransi Tertentu	
Untuk lembaga keuangan nonpelapor (dapat dipilih lebih dari satu)						
<input type="checkbox"/>	a. Entitas Pemerintah			<input type="checkbox"/>	f. Dana Pensiun dari huruf a, huruf b, atau huruf c	
<input type="checkbox"/>	b. Organisasi Internasional			<input type="checkbox"/>	g. Penerbit Kartu Kredit Berkualifikasi Tertentu	
<input type="checkbox"/>	c. Bank Sentral			<input type="checkbox"/>	h. Skema Investasi Kolektif yang dikecualikan	
<input type="checkbox"/>	d. Dana Pensiun Partisipasi Luas			<input type="checkbox"/>	i. Trust	
<input type="checkbox"/>	e. Dana Pensiun Partisipasi Terbatas			<input type="checkbox"/>	j. Entitas lain yang berisiko rendah, karena ...	
B. IDENTITAS						
1. Nama lembaga keuangan						
2. NPWP lembaga keuangan						
3. Alamat <i>e-mail</i>						
4. Nomor Telepon						
Petugas Pelaksana						
No.	Nama	NPWP	NIK	Alamat <i>e-mail</i>	No.Telepon	Keterangan
(5)	(6)	(7)	(8)	(9)	(10)	(11)
1						
dst						

C. PERNYATAAN

Dengan menyadari sepenuhnya akan segala akibatnya termasuk sanksi-sanksi sesuai dengan ketentuan perundang-undangan, saya menyatakan bahwa apa yang telah saya beritahukan di atas, beserta lampirannya adalah benar dan lengkap.

Telah diteliti :	....., tanggal	
<input type="checkbox"/> Lengkap	Pemohon,	
<input type="checkbox"/> Tidak Lengkap	<input type="checkbox"/> Pimpinan Lembaga Keuangan	<input type="checkbox"/> Kuasa
Petugas,	Tanda Tangan	<div style="border: 1px solid black; width: 150px; height: 30px;"></div>
.....	Identitas penanda tangan	
NIP	Nama Lengkap:	<div style="border: 1px solid black; width: 300px; height: 15px;"></div>
	NPWP:	<div style="border: 1px solid black; width: 300px; height: 15px;"></div>

D. LAMPIRAN

(Isian khusus lembaga keuangan pelapor yang memiliki kewajiban penyampaian informasi keuangan berdasarkan perjanjian internasional)

Jenis Rekening Keuangan Yang Dikecualikan

(diisi dalam hal terdapat salah satu atau lebih jenis rekening sebagaimana tercantum dalam Lampiran Huruf A angka 3 huruf q yang dikelolanya oleh lembaga keuangan pelapor)

1 Rekening Pensiun Tertentu [Lampiran A.3.q.1]

No	Daftar Nama Produk	Alasan
1		
dst		

2 Rekening Tertentu [Lampiran A.3.q.2]

No	Daftar Nama Produk	Alasan
1		
dst		

3 Kontrak Asuransi Jiwa Tertentu [Lampiran A.3.q.3]

No	Daftar Nama Produk	Alasan
1		
dst		

4 Rekening *Estate* Tertentu [Lampiran A.3.q.4]

No	Daftar Nama Produk	Alasan
1		
dst		

5 Rekening *Escrow* Tertentu [Lampiran A.3.q.5]

No	Daftar Nama Produk	Alasan
1		
dst		

6 Rekening Simpanan Tertentu [Lampiran A.3.q.6]

No	Daftar Nama Produk	Alasan
1		
dst		

7 Rekening Risiko Rendah [Lampiran A.3.q.7]

No	Daftar Nama Produk	Alasan
1		
dst		

*) memberi tanda X pada kotak dalam hal perubahan data Lembaga Keuangan

C. PERNYATAAN

Dengan menyadari sepenuhnya akan segala akibatnya termasuk sanksi-sanksi sesuai dengan ketentuan perundang-undangan, saya menyatakan bahwa apa yang telah saya beritahukan di atas, beserta lampirannya adalah benar dan lengkap.

Telah diteliti : <input type="checkbox"/> Lengkap <input type="checkbox"/> Tidak Lengkap Petugas, NIP, tanggal Pemohon, <input type="checkbox"/> Pimpinan Lembaga Keuangan <input type="checkbox"/> Kuasa Tanda Tangan <div style="border: 1px solid black; width: 150px; height: 30px; display: inline-block;"></div> Identitas penanda tangan Nama Lengkap: <div style="border: 1px solid black; width: 300px; height: 15px; display: inline-block;"></div> NPWP: <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>																				

D. LAMPIRAN

(Isian khusus lembaga keuangan pelapor yang memiliki kewajiban penyampaian informasi keuangan berdasarkan perjanjian internasional)

Jenis Rekening Keuangan Yang Dikecualikan

(diisi dalam hal terdapat salah satu atau lebih jenis rekening sebagaimana tercantum dalam Lampiran Huruf A angka 3 huruf q yang dikelola oleh lembaga keuangan pelapor)

No	Kriteria Pengecualian Yang Dipenuhi	Daftar Nama Produk
1	Rekening Pensiun Tertentu [Lampiran A.3.q.1]	1. 2. dst.
2	Rekening Tertentu [Lampiran A.3.q.2]	1. 2. dst.
3	Kontrak Asuransi Jiwa Tertentu [Lampiran A.3.q.3]	1. 2. dst.
4	Rekening <i>Estate</i> Tertentu [Lampiran A.3.q.4]	1. 2. dst.
5	Rekening <i>Escrow</i> Tertentu [Lampiran A.3.q.5]	1. 2. dst.
6	Rekening Simpanan Tertentu [Lampiran A.3.q.6]	1. 2. dst.
7	Rekening Risiko Rendah dengan alasan sebagai berikut: [Lampiran A.3.q.7]	1. 2. dst.

GUIDELINES FOR
REGISTRATION FORM OF FINANCIAL INSTITUTION

A. KLASIFIKASI

LJK, LJK Lainnya, atau Entitas Lain memilih klasifikasi dengan memberi tanda silang (X) pada kotak yang sesuai.

Dalam hal dilakukan perubahan data, beri tanda silang (X) pada kotak khusus perubahan data.

B. IDENTITAS

1. Nama : diisi dengan nama lengkap lembaga keuangan.
2. NPWP lembaga keuangan : diisi dengan NPWP LJK, LJK Lainnya, atau Entitas Lain.
3. Alamat *e-mail* : diisi dengan alamat *e-mail* Lembaga Keuangan yang digunakan khusus untuk kepentingan penyampaian laporan.
4. Nomor Telepon : diisi dengan Nomor Telepon Lembaga Keuangan.
5. No : diisi dengan nomor urut.
6. Nama petugas pelaksana : diisi dengan nama lengkap sesuai KTP/Paspor petugas pelaksana.
7. NPWP petugas pelaksana : diisi dengan nomor NPWP petugas pelaksana.
8. NIK petugas pelaksana : diisi dengan nomor induk kependudukan petugas pelaksana. Dalam hal petugas pelaksana adalah WNA, diisi nomor paspor.
9. Alamat *e-mail* petugas pelaksana : diisi dengan alamat *e-mail* petugas pelaksana.
10. No. Telepon petugas pelaksana : diisi dengan nomor telepon atau *handphone* petugas pelaksana.
11. Keterangan : diisi dengan bagian atau bidang yang ditangani oleh petugas pelaksana.

C. PERNYATAAN

Cukup jelas.

Catatan : Formulir wajib ditandatangani oleh pimpinan/penanggung jawab LJK/LJK Lainnya/Entitas Lain atau kuasanya.

D. LAMPIRAN

Jenis Rekening Keuangan yang dikecualikan

Kolom “Daftar Nama Produk” diisi dengan nama produk yang dikelola oleh lembaga keuangan pelapor yang memenuhi kriteria sebagai Rekening Keuangan yang dikecualikan sebagaimana dimaksud dalam Huruf A angka 3 huruf q. Pengisian nama produk disesuaikan dengan kolom “Kriteria Pengecualian yang Dipenuhi” yang merujuk kepada Peraturan Menteri Keuangan tentang petunjuk teknis mengenai akses informasi keuangan untuk kepentingan pelaksanaan perjanjian internasional di bidang perpajakan.

Alasan suatu rekening keuangan atau produk dimasukkan sebagai Rekening Keuangan yang dikecualikan diisi pada bagian D formulir pendaftaran.

Dalam hal tidak terdapat Rekening Keuangan yang dikecualikan pada LJK/LJK Lainnya/Entitas Lain, lampiran tetap diisi dengan tanda “-” (strip).

C. INFORMATION TO BE REPORTED (SECTION I OF CRS)

1. Pursuant to Number 3 through 6 below, each Reporting Financial Institution must report the following information with respect to each Reportable Account of such Reporting Financial Institution:

a. Identity of an Account Holder and a Reportable Person:

- 1) name;
- 2) address;
- 3) jurisdiction(s) of residence;
- 4) TIN(s);
- 5) date and place of birth, in the case of any individual that is an Account Holder and a Reportable Person; and
- 6) identity of a controlling person, in the case of any Entity that is an Account Holder and that, after application of the due diligence procedures set forth in Letter D number 4 to number 6 below, is identified as having one or more Controlling Persons that is a Reportable Person:
 - a) name of each Controlling Person;
 - b) address of each Controlling Person;
 - c) jurisdiction(s) of residence of each Controlling Person;
 - d) TIN(s) of each Controlling Person; and
 - e) date and place of birth of each Controlling Person.

Identity of a controlling person must be reported only if the Account Holder is a Passive NFE with one or more Controlling Persons.

- b. the account number (or functional equivalent in the absence of an account number);
- c. the name and identifying number (if any) of the Reporting Financial Institution;
- d. the account balance or value as of the end of the relevant calendar year or other appropriate reporting period, including:
 - 1) in the case of a Cash Value Insurance Contract or Annuity Contract, the cash value or surrender value;
 - 2) if the account was closed during such year or period, the closure of the account;
- e. in the case of any Custodial Account:
 - 1) the total gross amount of interest, dividends, or other income generated with respect to the assets held in the account that

- paid or credited to the account (or with respect to the account) during the calendar year or other appropriate reporting period; and
- 2) the total gross proceeds from the sale or redemption of Financial Assets paid or credited to the account during the calendar year or other appropriate reporting period with respect to which the Reporting Financial Institution acted as a custodian, broker, nominee, or otherwise as an agent for the Account Holder;
- f. in the case of any Depository Account, the total gross amount of interest paid or credited to the account during the calendar year or other appropriate reporting period; and
 - g. in the case of any account other than a Custodial Account or a Depository Account, the total gross amount paid or credited to the Account Holder with respect to the account during the calendar year or other appropriate reporting period with respect to which the Reporting Financial Institution is the obligor or debtor, including the aggregate amount of any redemption payments made to the Account Holder during the calendar year or other appropriate reporting period.
2. The information reported must identify the currency in which each account is denominated.
 3. With respect to each Reportable Account that is a Preexisting Account or with respect to each Financial Account that is opened prior to becoming a Reportable Account, the TIN(s) or date of birth is not required to be reported if such TIN(s) or date of birth is not in the records of the Reporting Financial Institution and is not otherwise required to be collected by such Reporting Financial Institution under domestic law. However, a Reporting Financial Institution is required to use reasonable efforts to obtain the TIN(s) and date of birth with respect to these accounts or each Reportable Account that is a Preexisting Account and with respect to each Financial Account that is opened prior to becoming a Reportable Account by the end of the second calendar year following the year in which such Accounts were identified as Reportable Accounts.
 4. The TIN is not required to be reported if:
 - a. a TIN is not issued by the relevant Reportable Jurisdiction; or

- b. the domestic law of the relevant Reportable Jurisdiction does not require the collection of the TIN issued by such Reportable Jurisdiction.
5. The place of birth is not required to be reported unless the Reporting Financial Institution is otherwise required to obtain and report it under domestic law and it is available in the electronically searchable data maintained by the Reporting Financial Institution.
6. The information to be reported with respect to 2017 is the information described in number 1, except for gross proceeds as described in number 1 letter e number 2) above.
7. Undocumented accounts, closed accounts, and dormant accounts are accounts that must be reported.
8. Dormant account
 - a. An account (other than an Annuity Contract) is a “dormant account” if:
 - 1) the Account Holder has not initiated a transaction with regard to the account or any other account held by the Account Holder with the Reporting Financial Institution in the past three years; and
 - 2) the Account Holder has not communicated with the Reporting Financial Institution that maintains such account regarding the account or any other account held by the Account Holder with the Reporting Financial Institution in the past six years or in the case of a Cash Value Insurance Contract, the Reporting Financial Institution has not communicated with the Account Holder that holds such account regarding the account or any other account held by the Account Holder with the Reporting Financial Institution in the past six years.
 - b. Alternatively, an account (other than an Annuity Contract) may also be considered as a “dormant account” under applicable laws or regulations or the normal operating procedures of the Reporting Financial Institution that are consistently applied for all accounts maintained by such institution in a particular jurisdiction, provided that such laws or regulations or such procedures contain substantially similar requirements to those in the previous sentence.
 - c. An account ceases to be a dormant account when:

- 1) the Account Holder initiates a transaction with regard to the account or any other account held by the Account Holder with the Reporting Financial Institution;
- 2) the Account Holder communicates with the Reporting Financial Institution that maintains such account regarding the account or any other account held by the Account Holder with the Reporting Financial Institution; or
- 3) the account ceases to be a dormant account under applicable laws or regulations or the Reporting Financial Institution's normal operating procedures.

D. DUE DILLIGENCE PROCEDURE (SECTION II – VII OF CRS)

1. General Due Dilligence Requirements.

- a. An account is treated as a Reportable Account beginning as of the date it is identified as such pursuant to the due diligence procedures described in Number 1 through 6 and, unless otherwise provided, information with respect to a Reportable Account must be reported annually in the calendar year following the year to which the information relates.
- b. A Reporting Financial Institution, which pursuant to the procedures described in Number 1 through 6, identifies any account as an account held by a person in a Foreign Jurisdiction that is not a Reportable Account at the time the due diligence is performed, may rely on the outcome of such procedures to comply with future reporting obligations.
- c. The balance or value of an account is determined as of the last day of the calendar year.
- d. Where a balance or value threshold is to be determined as of the last day of a calendar year, the relevant balance or value must be determined as of the last day of the reporting period that ends with or within that calendar year.
- e. Each Jurisdiction may allow Reporting Financial Institutions to use service providers in the form of other financial institutions, realtors, insurance agents, data providers, and others to fulfil the reporting and due diligence obligations imposed on such Reporting Financial Institutions, as contemplated in domestic law, but these

obligations shall remain the responsibility of the Reporting Financial Institutions.

- f. Reporting Financial Institutions may choose to apply:
 - 1) the due diligence procedure of New Individual Account to Preexisting Individual Account;
 - 2) the due diligence procedure of New Entity Account to Preexisting Entity Account; and
 - 3) the due diligence procedure of High Value Account to Low Value Account.

Where a Reporting Financial Institution choose to apply the due diligence procedure of New Account to Preexisting Account, the rules otherwise applicable to Preexisting Accounts continue to apply. Thus, a Reporting Financial Institution can apply the due diligence procedures for New Accounts without forgoing access to relieving provisions that apply to Preexisting Accounts, such as provision in Letter C number 3, or on number 2 letter a, number 2 letter b number 1), and number 4 letter a below, which continue to apply in such circumstances.

2. Due Diligence for Preexisting Individual Accounts.

The following procedures apply with respect to Preexisting Individual Accounts.

a. Accounts Not Required to be Reviewed, Identified, or Reported.

A Preexisting Individual Account that is a Cash Value Insurance Contract or an Annuity Contract is not required to be reviewed, identified or reported, provided the Reporting Financial Institution is effectively prevented by law from selling such Contract to residents of a Reportable Jurisdiction.

b. Lower Value Accounts.

The following procedures apply with respect to Lower Value Accounts:

1) Residence Address

If the Reporting Financial Institution has in its records a current residence address for the individual Account Holder based on Documentary Evidence, the Reporting Financial Institution may treat the individual Account Holder as being a resident for tax purposes of the jurisdiction in which the

address is located for purposes of determining whether such individual Account Holder is a Reportable Person.

There are three requirements that must be met in order to determine whether an individual Account Holder is a Reportable Person, i.e.:

- a) the Reporting Financial Institution has in its records a residence address for the individual Account Holder;
- b) such residence address is current. A residence address is considered to be “current” where it is the most recent residence address that was recorded by the Reporting Financial Institution with respect to the individual Account Holder. However, a residence address is not considered to be “current” if it has been used for mailing purposes and mail has been returned undeliverable as addressed (other than due to an error). Notwithstanding the foregoing, a residence address associated with an account that is a dormant account would be considered to be “current” during the dormancy period; and
- c) the current residence address in the Reporting Financial Institution’s records is based on Documentary Evidence. This requirement is satisfied if the Reporting Financial Institution’s policies and procedures ensure that the current residence address in its records is the same address, or in the same jurisdiction, as that on the Documentary Evidence.

2) Electronic Record Search

If the Reporting Financial Institution does not rely on a current residence address for the individual Account Holder based on Documentary Evidence as set forth in Number 1), the Reporting Financial Institution must review electronically searchable data maintained by the Reporting Financial Institution for any of the following indicia and apply Number 3) through 6) below:

- a) identification of the Account Holder as a resident of a Foreign Jurisdiction;
- b) current mailing or residence address (including a post office box) in a Foreign Jurisdiction;

- c) one or more telephone numbers in a Foreign Jurisdiction and no telephone number in the jurisdiction of the Reporting Financial Institution;
 - d) standing instructions (other than with respect to a Depository Account) to transfer funds to an account maintained in a Foreign Jurisdiction;
 - e) currently effective power of attorney or signatory authority granted to a person with an address in a Foreign Jurisdiction; or
 - f) a “hold mail” instruction or “in-care-of” address in a Foreign Jurisdiction if the Reporting Financial Institution does not have any other address on file for the Account Holder.
- 3) If none of the indicia listed in Number 2) are discovered in the electronic search, then no further action is required until there is a change in circumstances that results in one or more indicia being associated with the account, or the account becomes a High Value Account.
- 4) If any of the indicia listed in Number 2) (a) through (e) are discovered in the electronic search, or if there is a change in circumstances that results in one or more indicia being associated with the account, then the Reporting Financial Institution must treat the Account Holder as a resident for tax purposes of each Foreign Jurisdiction for which an indicium is identified, unless it elects to apply Number 6) and one of the exceptions in such subparagraph applies with respect to that account
- 5) If a “hold mail” instruction or “in-care-of” address is discovered in the electronic search and no other address and none of the other indicia listed in Number 2) (a) through (e) are identified for the Account Holder, the Reporting Financial Institution must, in the order most appropriate to the circumstances:
- a) apply the paper record search described in subparagraph C(2), or
 - b) seek to obtain from the Account Holder a self-certification or Documentary Evidence,

to establish the residence(s) for tax purposes of such Account Holder. If the paper search fails to establish an indicium and the attempt to obtain the self-certification or Documentary Evidence is not successful, the Reporting Financial Institution must report the account as an undocumented account.

- 6) Notwithstanding a finding of indicia under Number 2), a Reporting Financial Institution is not required to treat an Account Holder as a resident of a Foreign Jurisdiction if:
 - a) the Account Holder information contains a current mailing or residence address in the Foreign Jurisdiction, one or more telephone numbers in the Foreign Jurisdiction (and no telephone number in the jurisdiction of the Reporting Financial Institution) or standing instructions (with respect to Financial Account other than Depository Accounts) to transfer funds to an account maintained in a Foreign Jurisdiction, the Reporting Financial Institution obtains, or has previously reviewed and maintains a record of:
 - (1) a self-certification from the Account Holder of the jurisdiction(s) of residence of such Account Holder that does not include such Foreign Jurisdiction; and
 - (2) Documentary Evidence establishing the Account Holder's residence for tax purposes other than such Foreign Jurisdiction.
 - b) the Account Holder information contains a currently effective power of attorney or signatory authority granted to a person with an address in a Foreign Jurisdiction, the Reporting Financial Institution obtains, or has previously reviewed and maintains a record of:
 - (1) a self-certification from the Account Holder of the jurisdiction(s) of residence of such Account Holder that does not include such Foreign Jurisdiction; or
 - (2) Documentary Evidence establishing the Account Holder's residence for tax purposes other than Foreign Jurisdiction.

c. Enhanced Review Procedures for High Value Accounts.

The following enhanced review procedures apply with respect to High Value Accounts.

1) Electronic Record Search

With respect to High Value Accounts, the Reporting Financial Institution must review electronically searchable data maintained by the Reporting Financial Institution for any of the indicia described in Letter b Number 2).

2) Paper Record Search

If the Reporting Financial Institution's electronically searchable databases include fields for, and capture all of the information described in Number 3), then a further paper record search is no required.

If the electronic databases do not capture all of this information, then with respect to a High Value Account, the Reporting Financial Institution must also review the current customer master file.

Where the information referred in number 3) below is not contained in the current customer master file, Reporting Financial Institution must also review the following documents associated with the account and obtained by the Reporting Financial Institution within the last five years for any of the indicia described in Letter b Number 2):

- a) the most recent Documentary Evidence collected with respect to the account;
- b) the most recent account opening contract or documentation;
- c) the most recent documentation obtained by the Reporting Financial Institution pursuant to AML/KYC Procedures or for other regulatory purposes;
- d) any power of attorney or signature authority forms currently in effect; and
- e) any standing instructions (other than with respect to a Depository Account) to transfer funds currently in effect.

3) Exception To The Extent Databases Contain Sufficient Information.

A Reporting Financial Institution is not required to perform the paper record search described in Letter c Number 2) to the extent the Reporting Financial Institution's electronically searchable information includes the following:

- a) the Account Holder's residence status;
- b) the Account Holder's residence address and mailing address currently on file with the Reporting Financial Institution;
- c) the Account Holder's telephone number(s) currently on file, if any, with the Reporting Financial Institution;
- d) in the case of Financial Accounts other than Depository Accounts, whether there are standing instructions to transfer funds in the account to another account (including an account at another branch of the Reporting Financial Institution or another Financial Institution));
- e) whether there is a current "in-care-of" address or "hold mail" instruction for the Account Holder; and
- f) whether there is any power of attorney or signatory authority for the account.

4) Relationship Manager Inquiry for Actual Knowledge.

Request for information to the relationship manager is a mandatory procedure, in addition to electronic search and paper record search as referred to in Letter c Number 1) and 2).

In addition to the electronic and paper record searches described above, the Reporting Financial Institution must treat as a Reportable Account any High Value Account assigned to a relationship manager (including any Financial Accounts aggregated with that High Value Account) if the relationship manager has actual knowledge that the Account Holder is a Reportable Person.

A relationship manager is an officer or other employee of a Reporting Financial Institution who is assigned responsibility for specific account holders on an on-going and assigned to:

- a) advises account holders regarding their banking, investment, trust, fiduciary, estate planning, or philanthropic needs; and

- b) recommends, makes referrals to, or arranges for the provision of financial products, services, or other assistance by internal or external providers to meet those needs.

Relationship management must be more than ancillary or incidental to the job function of a person for the person to be considered a relationship manager. As such, a person whose functions do not involve direct client contact or which are of a back office, administrative or clerical nature is not considered a relationship manager.

5) Effect of Finding Indicia

- a) If none of the indicia listed in Letter b Number 2) are discovered in the enhanced review of High Value Accounts described above, and the account is not identified as held by a resident for tax purposes in a Foreign Jurisdiction in Letter c Number 4), then further action is not required until there is a change in circumstances that results in one or more indicia being associated with the account.

- b) In the case:

- (1) any of the indicia listed in Letter b Number (2)(a) through (e) are discovered in the enhanced review of High Value Accounts described above; or
- (2) if there is a subsequent change in circumstances that results in one or more indicia being associated with the account,

then the Reporting Financial Institution must treat the Account Holder as a resident for tax purposes of each Foreign Jurisdiction for which an indicium is identified unless it elects to apply Letter b Number 6) and one of the exceptions in such subparagraph applies with respect to that account.

- c) If a “hold mail” instruction or “in-care-of” address is discovered in the enhanced review of High Value Account described above, and no other address and none of the other indicia listed in Letter b Number 2)(a) through(e) are identified for the Account Holder, the Reporting

Financial Institution must obtain from such Account Holder a self-certification or Documentary Evidence to establish the residence(s) for tax purposes of the Account Holder. If the Reporting Financial Institution cannot obtain such selfcertification or Documentary Evidence, it must report the account as an undocumented account.

- 6) If a Preexisting Individual Account is not a High Value Account as of 30 June 2017, but becomes a High Value Account as of 31 December 2017 or 31 December of a subsequent calendar year, the Reporting Financial Institution must complete the enhanced review procedures described in Letter c with respect to such account within the calendar year following the year in which the account becomes a High Value Account. If based on this review such account is identified as a Reportable Account, the Reporting Financial Institution must report the required information about such account with respect to the year in which it is identified as a Reportable Account and subsequent years on an annual basis, unless the Account Holder ceases to be a Reportable Person.
- 7) Once a Reporting Financial Institution applies the enhanced review procedures described in Letter c to a High Value Account, the Reporting Financial Institution is not required to re-apply such procedures, other than the relationship manager inquiry described in Number 4), to the same High Value Account in any subsequent year unless the account is undocumented where the Reporting Financial Institution should re-apply them annually until such account ceases to be undocumented.
- 8) If there is a change of circumstances with respect to a High Value Account that results in one or more indicia described in Letter b Number 2) being associated with the account, then the Reporting Financial Institution must treat the account as a Reportable Account with respect to each Foreign Jurisdiction for which an indicium is identified unless it

elects to apply Letter b Number 6) and one of the exceptions in such subparagraph applies with respect to that account.

- 9) A Reporting Financial Institution must implement procedures to ensure that a relationship manager identifies any change in circumstances of an account. For example, if a relationship manager is notified that the Account Holder has a new mailing address in a Foreign Jurisdiction, the Reporting Financial Institution is required to treat the new address as a change in circumstances and, if it elects to apply Letter b Number 6), is required to obtain the appropriate documentation from the Account Holder..

d. Due diligence procedure referred to in Letter b and c must be completed by:

- 1) 31 December 2017, for High Value Accounts as of 30 June 2017;
- 2) 31 December 2018, for Lower Value Accounts as of 30 June 2017;
- 3) 31 December 2018, for Lower Value Accounts as of 30 June 2017, but become High Value Accounts as of 31 December 2017; and
- 4) 31 December of a following year, for Lower Value Accounts as of 30 June 2017, but become High Value Accounts as of 31 December in a certain year.

3. Due Diligence for New Individual Accounts.

The following procedures apply with respect to New Individual Accounts.

a. with respect to New Individual Accounts, upon account opening, a reporting Financial Institution must:

- 1) obtain a self-certification, which may be part of the account opening documentation, that allows the Reporting Financial Institution to determine the Account Holder's residence(s) for tax purposes; and
- 2) confirm the reasonableness of such self-certification based on the information obtained by the Reporting Financial Institution in connection with the opening of the account,

including any documentation collected pursuant to AML/KYC Procedures.

- b. If the self-certification establishes that the Account Holder is resident for tax purposes in a Reportable Jurisdiction, the Reporting Financial Institution must treat the account as a Reportable Account and the self-certification must also include the Account Holder's TIN with respect to such Reportable Jurisdiction (referred to provision in Letter c Number 4) and date of birth.
- c. If there is a change of circumstances with respect to a New Individual Account that causes the Reporting Financial Institution to know, or have reason to know, that the original self-certification is incorrect or unreliable, the Reporting Financial Institution cannot rely on the original self-certification and must obtain a valid selfcertification that establishes the residence(s) for tax purposes of the Account Holder.

4. Due Diligence for Preexisting Entity Accounts.

The following procedures apply with respect to Preexisting Entity Accounts.

- a. Entity Accounts Not Required to Be Reviewed, Identified or Reported.

Unless the Reporting Financial Institution elects otherwise, either with respect to all Preexisting Entity Accounts or, separately, with respect to any clearly identified group of such accounts, a Preexisting Entity Account with an aggregate account balance or value that does not exceed USD 250,000 as of 30 June 2017, is not required to be reviewed, identified, or reported as a Reportable Account until the aggregate account balance or value exceeds USD 250,000 as of 31 December 2017 or as of 31 December of any subsequent calendar year.

- b. Entity Accounts Subject to Review.

A Preexisting Entity Account that has an aggregate account balance or value that:

- 1) exceeds USD250.000,00 as of 30 June 2017; or
- 2) does not exceed USD250.000,00 as of 30 June 2017, but exceeds USD250.000,00 as of 31 December 2017 or as of 31 December of any subsequent calendar year,

must be reviewed in accordance with the procedures set forth in letter c below.

c. Review Procedures for Identifying Entity Accounts With Respect to Which Reporting may be Required.

For Preexisting Entity Accounts described in letter b, a Reporting Financial Institution must apply the following review procedures:

- 1) Determine the Residence of the Entity
 - a) Review information maintained for regulatory or customer relationship purposes (including information collected pursuant to AML/KYC Procedures) to determine the Account Holder's residence. For this purpose, information indicating the Account Holder's residence includes a place of incorporation or organisation, or an address in a Foreign Jurisdiction.
 - b) If the information indicates that the Account Holder is a Reportable Person, the Reporting Financial Institution must treat the account as a Reportable Account unless it obtains a self-certification from the Account Holder, or reasonably determines based on information in its possession or that is publicly available, that the Account Holder is not a Reportable Person.

2) Determine the Residence of the Controlling Persons of a Passive NFE.

With respect to an Account Holder of a Preexisting Entity Account (including an Entity that is a Reportable Person), the Reporting Financial Institution must identify whether the Account Holder is a Passive NFE with one or more Controlling Persons and determine the residence of such Controlling Persons. If any of the Controlling Persons of a Passive NFE is a Reportable Person, then the account is treated as a Reportable Account. In making these determinations the Reporting Financial Institution must follow the guidance below in the order most appropriate under the circumstances:

- a) Determining whether the Account Holder is a Passive NFE.

For purposes of determining whether the Account Holder is a Passive NFE, the Reporting Financial Institution must obtain a self-certification from the Account Holder to establish its status, unless it has information in its possession or that is publicly available, based on which it can reasonably determine that the Account Holder is an Active NFE or a Financial Institution other than an Investment Entity described in Letter A number 1 letter f number 2) that is not a Participating Jurisdiction Financial Institution.

- b) Determining the Controlling Persons of an Account Holder.

For the purposes of determining the Controlling Persons of an Account Holder, a Reporting Financial Institution may rely on information collected and maintained pursuant to AML/KYC Procedures.

- c) Determining the residence of a Controlling Person of a Passive NFE.

For the purposes of determining the residence of a Controlling Person of a Passive NFE, a Reporting Financial Institution may rely on:

- (1) information collected and maintained pursuant to AML/KYC Procedures in the case of a Preexisting Entity Account held by one or more Passive NFEs with an aggregate account balance or value that does not exceed USD1,000,000.00; or
- (2) a self-certification from the Account Holder or such Controlling Person of the jurisdiction(s) in which the Controlling Person is resident for tax purposes. If a selfcertification is not provided, the Reporting Financial Institution will establish such residence(s) by applying the procedures described in number 2 letter c.

d. Timing of Review and Additional Procedures Applicable to Preexisting Entity Accounts.

- 1) Review of Preexisting Entity Accounts with an aggregate account balance or value that exceeds USD250,000 as of 30 June 2017 must be completed by 31 December 2018.
- 2) Review of Preexisting Entity Accounts with an aggregate account balance or value that does not exceed USD250,000,00 on 30 June 2017:
 - a) but exceeds USD250,000 on 31 December 2017, must be completed by 31 December 2018; or
 - b) but exceeds USD250,000 on 31 December 2018 or on 31 December of a subsequent calendar year, must be completed within the calendar year following the year in which the aggregate account balance or value exceeds USD250,000.
- 3) If there is a change of circumstances with respect to a Preexisting Entity Account that causes the Reporting Financial Institution to know, or have reason to know, that the self-certification or other documentation associated with an account is incorrect or unreliable, the Reporting Financial Institution must re-determine the status of the account in accordance with the procedures set forth in letter c.

5. Due Diligence for New Entity Accounts.

The following procedures apply with respect to New Entity Accounts.

Review Procedures for Identifying Entity Accounts With Respect to Which Reporting may be Required. For New Entity Accounts, a Reporting Financial Institution must apply the following review procedures:

- a. Determine the Residence of the Entity
 - 1) Obtain a self-certification, which may be part of the account opening documentation, that allows the Reporting Financial Institution to determine the Account Holder's residence(s) for tax purposes and confirm the reasonableness of such self-certification based on the information obtained by the Reporting Financial Institution in connection with the

opening of the account, including any documentation collected pursuant to AML/KYC Procedures.

If the Entity certifies that it has no residence for tax purposes, the Reporting Financial Institution may rely on the address of the principal office of the Entity to determine the residence of the Account Holder.

- 2) If the self-certification indicates that the Account Holder is resident in a Reportable Jurisdiction, the Reporting Financial Institution must treat the account as a Reportable Account unless it reasonably determines based on information in its possession or that is publicly available, that the Account Holder is not a Reportable Person with respect to such Reportable Jurisdiction.
- b. Determine the Residence of the Controlling Persons of a Passive NFE.

With respect to an Account Holder of a New Entity Account (including an Entity that is a Reportable Person), the Reporting Financial Institution must identify whether the Account Holder is a Passive NFE with one or more Controlling Persons and determine the residence of such Reportable Persons. If any of the Controlling Persons of a Passive NFE is a Reportable Person, then the account must be treated as a Reportable Account. In making these determinations the Reporting Financial Institution must follow the guidance in the following subparagraphs in the order most appropriate under the circumstances.

- 1) Determining whether the Account Holder is a Passive NFE.
For purposes of determining whether the Account Holder is a Passive NFE, the Reporting Financial Institution must rely on a self-certification from the Account Holder to establish its status, unless it has information in its possession or that is publicly available, based on which it can reasonably determine that the Account Holder is an Active NFE or a Financial Institution other than an Investment Entity described in Letter A number 1 letter f number 2) that is not a Participating Jurisdiction Financial Institution.
- 2) Determining the Controlling Persons of an Account Holder.

For purposes of determining the Controlling Persons of an Account Holder, a Reporting Financial Institution may rely on information collected and maintained pursuant to AML/KYC Procedures.

- 3) Determining the residence of a Controlling Person of a Passive NFE.

For purposes of determining the residence of a Controlling Person of a Passive NFE, a Reporting Financial Institution may rely on a self-certification from the Account Holder or such Controlling Person.

6. Special Due Diligence Rules.

The following additional rules apply in implementing the due diligence procedures described in number 1 to number 5.

- a. Reliance on Self-Certification and Documentary Evidence.

A Reporting Financial Institution may not rely on a self-certification or Documentary Evidence if the Reporting Financial Institution knows or has reason to know that the self-certification or Documentary Evidence is incorrect or unreliable.

- b. The self-certification may be provided in any manner and in any form (e.g. electronically, such as portable document format (.pdf) or scanned documents).

If the self-certification is provided electronically, the electronic system must:

- 1) ensure that the information received is the information sent;
- 2) document all occasions of user access that result in the submission, renewal, or modification of a self-certification;
- 3) the design and operation of the electronic system, including access procedures, must ensure that the person accessing the system and furnishing the self-certification is the person named in the self-certification, and must be capable of providing upon request a hard copy of all self-certifications provided electronically.

Where the information is provided as part of the account opening documentation, it does not need to be on any one specific page of

the documentation or any specific form, provided that it is complete.

- c. Alternative Procedures for Financial Accounts Held by Individual Beneficiaries of a Cash Value Insurance Contract or an Annuity Contract.

A Reporting Financial Institution may presume that an individual beneficiary (other than the owner) of a Cash Value Insurance Contract or an Annuity Contract receiving a death benefit is not a Reportable Person and may treat such Financial Account as other than a Reportable Account unless the Reporting Financial Institution has actual knowledge, or reason to know, that the beneficiary is a Reportable Person.

A Reporting Financial Institution has reason to know that a beneficiary of a Cash Value Insurance Contract or an Annuity Contract is a Reportable Person if the information collected by the Reporting Financial Institution and associated with the beneficiary contains indicia of residence in a Foreign Jurisdiction as described in number 2 letter b. If a Reporting Financial Institution has actual knowledge, or reason to know, that the beneficiary is a Reportable Person, the Reporting Financial Institution must follow the procedures in number 2 letter b.

- d. Alternative Procedures for Certain Employer-Sponsored Group Insurance Contract or Group Annuity Contract.

A Reporting Financial Institution may treat a Financial Account that is a member's interest in a Group Cash Value Insurance Contract or Group Annuity Contract as a Financial Account that is not a Reportable Account until the date on which an amount is payable to the employee/certificate holder or beneficiary, if the Financial Account that is a member's interest in a Group Cash Value Insurance Contract or Group Annuity Contract meets the following requirements:

- 1) the Group Cash Value Insurance Contract or Group Annuity Contract is issued to an employer and covers twenty-five or more employee/certificate holders;
- 2) the employee/certificate holders are entitled to receive any contract value related to their interests and to name

beneficiaries for the benefit payable upon the employee's death; and

- 3) the aggregate amount payable to any employee/certificate holder or beneficiary does not exceed USD 1 000 000.

Financial The term "Group Cash Value Insurance Contract" means a Cash Value Insurance Contract that:

- 1) provides coverage on individuals who are affiliated through an employer, trade association, labour union, or other association or group; and
- 2) charges a premium for each member of the group (or member of a class within the group) that is determined without regard to the individual health characteristics other than age, gender, and smoking habits of the member (or class of members) of the group. The term "Group Annuity Contract" means an Annuity Contract under which the obligees are individuals who are affiliated through an employer, trade association, labour union, or other association or group.

e. Account Balance Aggregation and Currency Rules.

- 1) Aggregation of Individual Accounts.

For purposes of determining the aggregate balance or value of Financial Accounts held by an individual, a Reporting Financial Institution is required to aggregate all Financial Accounts maintained by the Reporting Financial Institution, or by a Related Entity, but only to the extent that the Reporting Financial Institution's computerised systems:

- a. link the Financial Accounts by reference to a data element such as client number or TIN; and
- b. allow account balances or values to be aggregated.

Each holder of a jointly held Financial Account shall be attributed the entire balance or value of the jointly held Financial Account for purposes of applying the aggregation requirements described in this subparagraph.

- 2) Aggregation of Entity Accounts.

For purposes of determining the aggregate balance or value of Financial Accounts held by an Entity, a Reporting Financial Institution is required to take into account all

Financial Accounts that are maintained by the Reporting Financial Institution, or by a Related Entity, but only to the extent that the Reporting Financial Institution's computerised systems:

- a. link the Financial Accounts by reference to a data element such as client number or TIN; and
- b. allow account balances or values to be aggregated.

Each holder of a jointly held Financial Account shall be attributed the entire balance or value of the jointly held Financial Account for purposes of applying the aggregation requirements described in this subparagraph.

- 3) Special Aggregation Rule Applicable to Relationship Managers.

For purposes of determining the aggregate balance or value of Financial Accounts held by a person to determine whether a Financial Account is a High Value Account, a Reporting Financial Institution is also required, in the case of any Financial Accounts that a relationship manager knows, or has reason to know, are directly or indirectly owned, controlled, or established (other than in a fiduciary capacity) by the same person, to aggregate all such accounts.

- 4) Account Balance or value calculation for financial account that is denominated in currency other than United States Dollar.

Threshold for account balance or value in this Regulation of Minister of Finance is stated in United States Dollar and Reporting Financial Institution shall determine its equivalent in Indonesian Rupiah or other currency by using the reference of *kurs tengah Bank Indonesia* (transactional exchange rate of Bank Indonesia).

E. FORMAT SAMPLE FOR LETTER TO REQUEST INFORMATION AND/OR EVIDENCE OR AFFIDAVIT

1. Request of Information and/or Evidence or Affidavit related to International Agreements



KEMENTERIAN KEUANGAN REPUBLIK INDONESIA
DIREKTORAT JENDERAL PAJAK

.....(1)

Reference :(2)(3)
 Classification : Express
 Attachment :(4)
 Subject : Request of Information and/or Evidence or Affidavit

To.....(5)

In relation to the request of information and/or evidence or affidavit from(6) related to the account holder with the following identity ... (7), and in carrying out the provision of Article 4 paragraph (1) and paragraph (2) of the Government Regulation in Lieu of Law Number 1 Year 2017 concerning Access to Financial Information for Tax Purposes that has been stipulated as Law Number 9 Year 2017, it is hereby requested that you would provide information and/or evidence or affidavit*) that is necessary to fulfill the requested of information and/or evidence or affidavit as enclosed**).

The information and/or evidence or affidavit*) shall be submitted in ... (8) within 1 (one) month since the receipt of the letter at the latest.

If you need further explanation or information, please contact our employee as follows:

Name :(9)
 Employee Identification Number :(10)
 Position :(11)
 Telephone Number :(12)

Thank you for your attention and cooperation.

On behalf of
Director General of Taxes
Director of International Taxation,

.....(13)
NIP

Cc:
Director General of Taxes

GUIDELINES FOR REQUEST

- Number 1 : To be filled with head of letter.
- Number 2 : To be filled with reference number.
- Number 3 : To be filled with date of letter.
- Number 4 : To be filled with the number of attachment.
- Number 5 : To be filled with name of Financial Institution.
- Number 6 : To be filled with the name of jurisdictions that request EOI.
- Number 7 : To be filled with the identity of account holder that is available, such as: name, address, TIN, National ID Number, Passport Number, Temporary Residence Number, or other identity that can be used to identify the relevant account holder.
- Number 8 : To be filled with the form that information and/or evidence or affidavit is expected to be provided, such as hardcopy or softcopy, according to the needs of the requesting party.
- Number 9 : To be filled with the Employee's name.
- Number 10: To be filled with the Employee's Identification Number (NIP).
- Number 11: To be filled with the Employee's position.
- Number 12: To be filled with the Employee's telephone number.
- Number 13: To be filled with the signature of the competent authority.
- *) : The requested information and/or evidence and affidavit is designed in accordance with the needs.
- **): The enclosure is made in accordance with the necessity to satisfy the request of information and/or evidence or affidavit from other jurisdictions.

2. Permintaan Informasi dan/atau Bukti atau Keterangan Terkait Pelaksanaan Ketentuan Peraturan Perundang-Undangan Perpajakan



KEMENTERIAN KEUANGAN REPUBLIK INDONESIA
DIREKTORAT JENDERAL PAJAK

..... (1)

Nomor : (2) (3)
Sifat : Sangat Segera
Lampiran : (4)
Hal : Permintaan Informasi dan/atau
Bukti atau Keterangan

Yth (5)

Sehubungan dengan pelaksanaan peraturan perundang-undangan di bidang perpajakan terhadap Wajib Pajak dengan identitas sebagai berikut *):

Nama :(6)
NPWP :(7)
Masa & Tahun Pajak :(8)
Alamat :(9)

dan dalam rangka pelaksanaan ketentuan Pasal 4 ayat (1) dan ayat (2) Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan untuk Kepentingan Perpajakan yang telah ditetapkan menjadi Undang-Undang Nomor 9 Tahun 2017 dalam rangka Pemeriksaan, Pemeriksaan Bukti Permulaan, atau Penyidikan Pajak*), dengan ini Saudara diminta memberikan informasi dan/atau bukti atau keterangan*) atas Wajib Pajak atau pihak terkait sebagaimana terlampir.

Informasi dan/atau bukti atau keterangan*) tersebut agar diberikan dalam bentuk(10) dan dalam jangka waktu paling lama 1 (satu) bulan setelah diterimanya surat ini.

Dalam hal Saudara memerlukan penjelasan atau informasi lebih lanjut, dapat menghubungi pegawai kami sebagai berikut:

Nama :(11)
NIP :(12)
Jabatan :(13)
Nomor telepon :(14)

Demikian untuk menjadi perhatian. Atas kerja sama Saudara diucapkan terima kasih.

a.n. Direktur Jenderal Pajak
.....(15)

.....(16)
NIP

Tembusan: Direktur Jenderal Pajak.

LAMPIRAN

Surat	.....	(17)
Nomor	:	..... (18)
Tanggal	:	..... (19)

DAFTAR WAJIB PAJAK ATAU PIHAK TERKAIT SERTA FORMAT PENYAMPAIAN
INFORMASI DAN/ATAU BUKTI ATAU KETERANGAN

1. Untuk kepentingan perpajakan atas:

a.	Nama Wajib Pajak / pihak terkait	:	.....	(20)
b.	NPWP/ nomor identitas lain	:	.....	(21)
c.	Informasi, bukti, dan/atau keterangan*) yang diminta	:	.....	(22)
d.	Format penyampaian	:	.....	(23)

2. Dst.

PETUNJUK PENGISIAN SURAT PERMINTAAN
INFORMASI DAN/ATAU BUKTI ATAU KETERANGAN

- Nomor 1 : Diisi dengan kepala surat.
- Nomor 2 : Diisi dengan nomor surat.
- Nomor 3 : Diisi dengan tanggal surat.
- Nomor 4 : Diisi dengan jumlah lampiran surat.
- Nomor 5 : Diisi dengan LJK, LJK Lainnya, dan/atau Entitas Lain yang dituju.
- Nomor 6 : Diisi dengan nama Wajib Pajak yang dilakukan pemeriksaan, pemeriksaan bukti permulaan, atau penyidikan pajak.
- Nomor 7 : Diisi dengan Nomor Pokok Wajib Pajak dari Wajib Pajak yang dilakukan pemeriksaan, pemeriksaan bukti permulaan, atau penyidikan pajak.
- Nomor 8 : Diisi dengan nomor induk kependudukan atau nomor identitas lainnya milik Wajib Pajak yang dilakukan pemeriksaan, pemeriksaan bukti permulaan, atau penyidikan pajak, dalam hal terdapat nomor identitas tersebut.
- Nomor 9 : Diisi dengan alamat Wajib Pajak yang dilakukan pemeriksaan, pemeriksaan bukti permulaan, atau penyidikan pajak.
- Nomor 10 : Diisi dengan bentuk pemberian IBK yaitu hardcopy atau softcopy, sesuai dengan kebutuhan pihak yang melakukan permintaan.
- Nomor 11 : Diisi dengan nama pegawai yang ditunjuk oleh pejabat yang berwenang melakukan permintaan IBK, untuk memberikan penjelasan atau informasi kepada LJK, LJK Lainnya, atau Entitas Lain dalam rangka mendukung kelancaran pemenuhan kewajiban pemberian IBK.
- Nomor 12 : Diisi dengan nomor induk kepegawaian atas pegawai yang ditunjuk oleh pejabat yang berwenang melakukan permintaan IBK, untuk memberikan penjelasan atau informasi kepada LJK, LJK Lainnya, atau Entitas Lain dalam rangka mendukung kelancaran pemenuhan kewajiban pemberian IBK.
- Nomor 13 : Diisi dengan nama jabatan pegawai yang ditunjuk oleh pejabat yang berwenang melakukan permintaan IBK, untuk memberikan penjelasan atau informasi kepada LJK, LJK Lainnya, atau Entitas Lain dalam rangka mendukung kelancaran pemenuhan kewajiban pemberian IBK.
- Nomor 14 : Diisi dengan nomor telepon kantor unit kerja yang meminta IBK kepada LJK, LJK Lainnya, atau Entitas Lain.

- Nomor 15 : Diisi dengan nama jabatan dari pejabat yang berwenang untuk melakukan permintaan informasi dan/atau keterangan atau bukti.
- Nomor 16 : Diisi dengan nama, NIP, dan tanda tangan pejabat yang berwenang untuk melakukan permintaan IBK.
- Nomor 17 : Diisi dengan nama jabatan penerbit surat permintaan.
- Nomor 18 : Diisi dengan nomor surat permintaan.
- Nomor 19 : Diisi dengan tanggal surat permintaan.
- Nomor 20 : Diisi dengan rincian nama Wajib Pajak atau pihak terkait yang dimintakan IBK.
- Nomor 21 : Diisi dengan NPWP atau nomor identitas lain milik Wajib Pajak atau pihak terkait yang dimintakan IBK.
- Nomor 22 : Diisi dengan rincian IBK yang diminta.
- Nomor 23 : Diisi dengan format penyampaian IBK. Dalam hal permintaan IBK berupa informasi keuangan, format penyampaian disusun sesuai dengan contoh format dalam Lampiran I Angka 7 Surat Edaran ini.
- *) : Pilih salah satu yang sesuai.

F. CONTOH FORMAT SURAT PERMINTAAN KLARIFIKASI



KEMENTERIAN KEUANGAN REPUBLIK INDONESIA
DIREKTORAT JENDERAL PAJAK

.....(1)

Nomor :(2)(3)
Sifat : Segera
Lampiran :(4)
Hal : Permintaan Klarifikasi

Yth.
.....(5)

Dalam rangka pelaksanaan Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan Untuk Kepentingan Perpajakan, dengan ini disampaikan beberapa hal sebagai berikut:

1. Peraturan Pemerintah Pengganti Undang-Undang dimaksud antara lain mengatur:
 - a. kewajiban melakukan prosedur identifikasi Rekening Keuangan dalam rangka penyampaian laporan yang berisi informasi keuangan;
 - b. kewajiban melakukan dokumentasi atas kegiatan yang dilakukan dalam prosedur identifikasi Rekening Keuangan; dan
 - c. larangan membuat pernyataan palsu atau menyembunyikan atau mengurangkan informasi yang sebenarnya dari informasi yang wajib disampaikan dalam rangka penyampaian laporan yang berisi informasi keuangan.
2. Berdasarkan penelitian terhadap data dan informasi yang kami miliki dan/atau kami peroleh, diketahui bahwa terdapat dugaan pelanggaran atas:(6).

Sehubungan dengan hal tersebut di atas, Saudara diminta memberikan klarifikasi beserta bukti pendukung atas data dan/atau keterangan dimaksud secara langsung atau tertulis kepada kami paling lama 14 (empat belas) hari sejak tanggal surat ini diterima.

Dalam hal Saudara memerlukan penjelasan/informasi lebih lanjut atau memberikan klarifikasi disertai bukti pendukung dapat menghubungi:

Nama : (7)
NIP : (8)
Telepon : (9).

Kepedulian dan peran aktif Saudara dalam melaksanakan ketentuan akses informasi keuangan untuk kepentingan perpajakan sangat kami hargai.

Demikian untuk menjadi perhatian. Atas kerja sama Saudara, diucapkan terima kasih.

Diterima oleh	:(12)
Jabatan	:(13)
Tanggal	:(14)

a.n. Direktur Jenderal Pajak
.....(10),

.....(11)
NIP

Tembusan: Direktur Jenderal Pajak

PETUNJUK PENGISIAN PERMINTAAN KLARIFIKASI

- Nomor 1 : Diisi dengan kepala surat.
- Nomor 2 : Diisi dengan nomor surat.
- Nomor 3 : Diisi dengan tanggal surat.
- Nomor 4 : Diisi dengan jumlah lampiran surat.
- Nomor 5 : Diisi dengan nama LJK/LJK Lainnya/Entitas Lain yang diminta klarifikasi.
- Nomor 6 : Diisi dengan satu atau lebih dugaan pelanggaran yang sesuai, yaitu:
- a. pelanggaran atas pemenuhan kewajiban prosedur identifikasi Rekening Keuangan;
 - b. pelanggaran atas pemenuhan kewajiban penyelenggaraan, penyimpanan, dan pemeliharaan dokumen; dan/atau
 - c. pelanggaran berupa pembuatan pernyataan palsu atau penyembunyian atau pengurangan informasi yang sebenarnya dari:
 - 1) laporan yang berisi informasi keuangan yang disampaikan; dan
 - 2) informasi dan/atau bukti atau keterangan yang diberikan.
- Nomor 7 : Diisi dengan nama petugas yang menangani LJK/LJK Lainnya/Entitas Lain.
- Nomor 8 : Diisi dengan NIP petugas yang menangani LJK/LJK Lainnya/Entitas Lain.
- Nomor 9 : Diisi dengan nomor telepon petugas yang menangani LJK/LJK Lainnya/Entitas Lain.
- Nomor 10 : Diisi dengan nama jabatan pejabat yang berwenang.
- Nomor 11 : Diisi dengan nama, NIP, tanda tangan pejabat yang berwenang.
- Nomor 12 : Diisi dengan nama penerima surat.
- Nomor 13 : Diisi dengan jabatan penerima surat.
- Nomor 14 : Diisi dengan tanggal terima surat.
- Nomor 15 : Diisi dengan tanda tangan penerima dan/atau cap LJK/LJK Lainnya/Entitas Lain penerima surat permintaan informasi dan/atau bukti atau keterangan.

G. CONTOH FORMAT TEGURAN TERTULIS

1. Teguran Tertulis Terkait Dugaan Pelanggaran



KEMENTERIAN KEUANGAN REPUBLIK INDONESIA
DIREKTORAT JENDERAL PAJAK

.....(1)

Nomor :(2)(3)

Sifat : Segera

Lampiran :(4)

Hal : Teguran Tertulis Terkait Dugaan Pelanggaran

Yth.

.....(5)

Menindaklanjuti surat klarifikasi kami nomor(6) sebagaimana terlampir, dengan ini disampaikan hal-hal sebagai berikut:

1. Saudara telah diminta untuk memberikan klarifikasi namun sampai dengan tanggal surat ini, Saudara *tidak memberikan klarifikasi/telah memberikan klarifikasi akan tetapi penyampaian klarifikasi dimaksud belum sepenuhnya menjawab permintaan klarifikasi tersebut.*
2. Sehubungan dengan hal tersebut, Saudara diminta agar segera menyampaikan klarifikasi atas dugaan pelanggaran dimaksud paling lambat 14 (empat belas) hari kalender sejak diterimanya teguran tertulis ini.
3. Dalam hal Saudara tidak memenuhi klarifikasi, Saudara dapat dikenai sanksi pidana sesuai dengan ketentuan dalam Pasal 7 Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan untuk Kepentingan Perpajakan yang telah ditetapkan menjadi Undang-Undang Nomor 9 Tahun 2017.

Demikian untuk menjadi perhatian. Atas kerja sama Saudara, diucapkan terima kasih.

a.n. Direktur Jenderal Pajak

Diterima oleh :(9)

.....(7),

Jabatan :(10)

Tanggal :(11)

.....(8)

NIP

Tembusan:

Direktur Jenderal Pajak

PETUNJUK PENGISIAN TEGURAN TERTULIS TERKAIT DUGAAN
PELANGGARAN

- Nomor 1 : Diisi dengan kepala surat.
- Nomor 2 : Diisi dengan nomor surat.
- Nomor 3 : Diisi dengan tanggal surat.
- Nomor 4 : Diisi dengan jumlah lampiran surat.
- Nomor 5 : Diisi dengan LJK, LJK Lainnya, dan/atau Entitas Lain yang dituju.
- Nomor 6 : Diisi dengan nomor dan tanggal surat permintaan klarifikasi (salinan surat agar dilampirkan).
- Nomor 7 : Diisi dengan nama jabatan dari pejabat yang berwenang.
- Nomor 8 : Diisi dengan nama, NIP, dan tanda tangan pejabat yang berwenang.
- Nomor 9 : Diisi dengan nama penerima surat.
- Nomor 10 : Diisi dengan jabatan penerima surat.
- Nomor 11 : Diisi dengan tanggal terima surat.
- Nomor 12 : Diisi dengan tanda tangan penerima dan/atau cap LJK/LJK Lainnya/Entitas Lain penerima surat permintaan informasi dan/atau bukti atau keterangan.

2. Teguran Tertulis Terkait Kewajiban Penyampaian Laporan



KEMENTERIAN KEUANGAN REPUBLIK INDONESIA
DIREKTORAT JENDERAL PAJAK

.....(1)

Nomor :(2)(3)

Sifat : Segera

Lampiran :(4)

Hal : Teguran Tertulis Terkait Kewajiban Penyampaian
Laporan

Yth.

.....(5)

Dalam rangka pelaksanaan ketentuan Pasal 2 ayat (2) Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan Untuk Kepentingan Perpajakan yang telah ditetapkan menjadi Undang-Undang Nomor 9 Tahun 2017, Saudara wajib untuk menyampaikan laporan yang berisi informasi keuangan.

Dapat kami beritahukan bahwa sampai dengan tanggal surat ini, kami *sama sekali belum menerima/ menerima sebagian**) laporan tersebut untuk tahun...(6). Sehubungan dengan hal tersebut, Saudara diminta agar segera menyampaikan laporan dimaksud paling lama 14 (empat belas) hari kalender sejak tanggal surat ini diterima.

Dalam hal Saudara tidak memenuhi kewajiban penyampaian laporan tersebut, Saudara dapat dikenai sanksi pidana sesuai dengan ketentuan dalam Pasal 7 Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan untuk Kepentingan Perpajakan yang telah ditetapkan menjadi Undang-Undang Nomor 9 Tahun 2017.

Demikian untuk menjadi perhatian. Atas kerja sama Saudara, diucapkan terima kasih.

a.n. Direktur Jenderal Pajak

.....(7)

Diterima oleh :(9)

Jabatan :(10)

Tanggal :(11)

.....(8)
NIP

Tembusan:

Direktur Jenderal Pajak

PETUNJUK PENGISIAN TEGURAN TERTULIS

- Nomor 1 : Diisi dengan kepala surat.
- Nomor 2 : Diisi dengan nomor surat.
- Nomor 3 : Diisi dengan tanggal surat.
- Nomor 4 : Diisi dengan jumlah lampiran surat.
- Nomor 5 : Diisi dengan nama Lembaga Keuangan Pelapor yang dituju.
- Nomor 6 : Diisi dengan tahun pelaporan informasi keuangan yang belum dipenuhi.
- Nomor 7 : Diisi dengan nama jabatan dari pejabat yang berwenang.
- Nomor 8 : Diisi dengan nama, NIP, tanda tangan pejabat yang berwenang.
- Nomor 9 : Diisi dengan nama penerima surat.
- Nomor 10 : Diisi dengan jabatan penerima surat.
- Nomor 11 : Diisi dengan tanggal terima surat.
- Nomor 12 : Diisi dengan tanda tangan penerima dan/atau cap Lembaga Keuangan Pelapor penerima teguran tertulis.
- *) : Diisi dengan yang sesuai

3. Teguran Tertulis Terkait Kewajiban Pemberian Informasi dan/atau Bukti atau Keterangan



KEMENTERIAN KEUANGAN REPUBLIK INDONESIA
DIREKTORAT JENDERAL PAJAK

.....(1)

Nomor :(2)(3)
Sifat : Segera
Lampiran :(4)
Hal : Teguran Tertulis Terkait Kewajiban Pemberian Informasi dan/atau Bukti atau Keterangan

Yth.
.....(5)

Dalam rangka pelaksanaan ketentuan Pasal 4 ayat (1) dan ayat (2) Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan Untuk Kepentingan Perpajakan yang telah ditetapkan menjadi Undang-Undang Nomor 9 Tahun 2017, Saudara telah diminta untuk memberikan informasi dan/atau bukti atau keterangan dengan surat kami ...(6) sebagaimana terlampir*).

Dapat kami beritahukan bahwa sampai dengan tanggal surat ini, kami *sama sekali belum menerima/menerima sebagian***) informasi dan/atau bukti atau keterangan yang diminta. Sehubungan dengan hal tersebut, Saudara diminta agar memberikan informasi dan/atau bukti atau keterangan sesuai dengan daftar terlampir***) paling lama 14 (empat belas) hari kalender sejak tanggal surat ini diterima.

Dalam hal Saudara tidak memenuhi permintaan informasi dan/atau bukti atau keterangan tersebut, Saudara dapat dikenai sanksi pidana sesuai dengan ketentuan dalam Pasal 7 Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan untuk Kepentingan Perpajakan yang telah ditetapkan menjadi Undang-Undang Nomor 9 Tahun 2017.

Demikian untuk menjadi perhatian. Atas kerja sama Saudara, diucapkan terima kasih.

a.n. Direktur Jenderal Pajak
.....(7)

Diterima oleh :(9)

Jabatan :(10)

Tanggal :(11)

.....(8)
NIP

Tembusan: Direktur Jenderal Pajak

PETUNJUK PENGISIAN TEGURAN TERTULIS

- Nomor 1 : Diisi dengan kepala surat.
- Nomor 2 : Diisi dengan nomor surat.
- Nomor 3 : Diisi dengan tanggal surat.
- Nomor 4 : Diisi dengan jumlah lampiran surat.
- Nomor 5 : Diisi dengan nama LJK/LJK Lainnya/Entitas Lain yang dimintai informasi dan/atau bukti atau keterangan.
- Nomor 6 : Diisi dengan nomor, tanggal, dan hal surat permintaan informasi dan/atau bukti atau keterangan.
- Nomor 7 : Diisi dengan nama jabatan dari pejabat yang berwenang.
- Nomor 8 : Diisi dengan nama, NIP, tanda tangan pejabat yang berwenang.
- Nomor 9 : Diisi dengan nama penerima surat.
- Nomor 10 : Diisi dengan jabatan penerima surat.
- Nomor 11 : Diisi dengan tanggal terima surat.
- Nomor 12 : Diisi dengan tanda tangan penerima dan/atau cap LJK/LJK Lainnya/Entitas Lain penerima surat permintaan informasi dan/atau bukti atau keterangan.
- *) : Surat permintaan informasi dan/atau bukti atau keterangan dilampirkan pada teguran tertulis.
- ***) : Diisi dengan yang sesuai.
- ***) : Format daftar dimaksud dibuat sesuai dengan kebutuhan.

H. INFORMASI KEUANGAN YANG WAJIB DILAPORKAN

1. Dengan memperhatikan ketentuan pada angka 3 sampai dengan angka 6 di bawah, lembaga keuangan pelapor wajib menyampaikan laporan yang berisi informasi keuangan yang terkait dengan setiap Rekening Keuangan yang wajib dilaporkan pada lembaga keuangan pelapor dimaksud, sebagai berikut:
 - a. Identitas pemegang Rekening Keuangan yang merupakan orang pribadi dan/atau entitas yang wajib dilaporkan dalam rangka pelaksanaan ketentuan peraturan perundang-undangan di bidang perpajakan, berupa:
 - 1) nama pemegang Rekening Keuangan;
 - 2) alamat pemegang Rekening Keuangan di Indonesia;
 - 3) Negara Domisili pemegang Rekening Keuangan;
 - 4) nomor identitas wajib pajak pemegang Rekening Keuangan yang diterbitkan oleh Direktorat Jenderal Pajak;
 - 5) tempat dan tanggal lahir, dalam hal pemegang Rekening Keuangan merupakan orang pribadi; dan
 - 6) identitas orang pribadi yang Negara Domisilinya Indonesia yang merupakan pengendali entitas, dalam hal pemegang Rekening Keuangan merupakan entitas yang diketahui memiliki satu atau lebih pengendali entitas:
 - a) nama orang pribadi pengendali entitas;
 - b) alamat orang pribadi pengendali entitas di Indonesia;
 - c) Negara Domisili orang pribadi pengendali entitas;
 - d) nomor identitas wajib pajak pemegang Rekening Keuangan yang diterbitkan oleh Direktorat Jenderal Pajak; dan
 - e) tempat dan tanggal lahir orang pribadi pengendali entitas.
 - b. Identitas pemegang Rekening Keuangan yang merupakan entitas nonkeuangan pasif yang wajib dilaporkan dalam rangka pelaksanaan perjanjian internasional, dalam hal pengendali entitasnya merupakan orang pribadi yang Negara Domisilinya Indonesia berupa:
 - 1) nama pemegang Rekening Keuangan;
 - 2) alamat pemegang Rekening Keuangan;
 - 3) Negara Domisili pemegang Rekening Keuangan;

- 4) nomor identitas wajib pajak pemegang Rekening Keuangan pada setiap Negara Domisili pemegang Rekening Keuangan;
- 5) tempat dan tanggal lahir, dalam hal pemegang Rekening Keuangan merupakan orang pribadi; dan
- 6) identitas orang pribadi yang Negara Domisilinya Indonesia yang merupakan pengendali entitas, dalam hal Pemegang Rekening Keuangan merupakan entitas yang diketahui memiliki satu atau lebih pengendali entitas:
 - a) nama orang pribadi pengendali entitas;
 - b) alamat orang pribadi pengendali entitas di Indonesia;
 - c) Negara Domisili orang pribadi pengendali entitas;
 - d) nomor identitas wajib pajak pemegang Rekening Keuangan yang diterbitkan oleh Direktorat Jenderal Pajak; dan
 - e) tempat dan tanggal lahir orang pribadi pengendali entitas.; dan
- c. nomor Rekening Keuangan (atau bentuk lain yang setara dalam hal nomor Rekening Keuangan tidak tersedia);
- d. nama dan nomor identitas lembaga keuangan pelapor, misalnya NPWP;
- e. saldo atau nilai Rekening Keuangan pada akhir tahun kalender, termasuk:
 - 1) nilai tunai atau *surrender value*, dalam hal kontrak asuransi nilai tunai atau kontrak anuitas;
 - 2) status bahwa Rekening Keuangan telah ditutup dan saldo atau nilai Rekening Keuangan sesaat sebelum Rekening Keuangan ditutup, dalam hal Rekening Keuangan ditutup selama tahun atau periode tersebut;
- f. penghasilan yang terkait dengan rekening kustodian, berupa:
 - 1) jumlah bruto bunga, dividen, dan penghasilan lain yang dihasilkan dari aset yang berada dalam Rekening Keuangan, yang dibayarkan atau yang dikreditkan ke Rekening Keuangan tersebut (atau yang terkait dengan Rekening Keuangan dimaksud) selama tahun kalender; dan
 - 2) jumlah penjualan bruto (*gross proceeds*) yang diperoleh dari penjualan atau penjualan kembali (*redemption*) aset keuangan yang dibayarkan atau dikreditkan ke Rekening

Keuangan selama tahun kalender, dalam hal lembaga keuangan pelapornya bertindak sebagai kustodian, pialang (*broker*), *nominee*, atau agen dari pemegang Rekening Keuangan;

- g. penghasilan yang terkait dengan rekening simpanan, berupa jumlah bruto bunga yang dibayarkan atau dikreditkan ke Rekening Keuangan selama tahun kalender; dan
 - h. penghasilan yang terkait dengan Rekening Keuangan selain yang dimaksud dalam huruf f dan huruf g, yaitu berupa jumlah bruto yang dibayarkan atau dikreditkan kepada pemegang Rekening Keuangan yang terkait dengan Rekening Keuangan dimaksud selama tahun kalender, dalam hal lembaga keuangan pelapor bertindak sebagai *obligor* atau debitur, termasuk jumlah agregat dari setiap pembayaran pelunasan (*redemption payments*) kepada pemegang Rekening Keuangan selama tahun kalender.
2. Informasi keuangan yang dilaporkan harus mencantumkan mata uang yang digunakan.
 3. Nomor identitas wajib pajak tidak wajib untuk dilaporkan apabila informasi dimaksud tidak tersedia di lembaga keuangan pelapor dan tidak wajib dikumpulkan oleh lembaga keuangan pelapor berdasarkan ketentuan peraturan perundang-undangan.
 4. Informasi keuangan yang wajib dilaporkan yang terkait dengan tahun 2017 merupakan informasi sebagaimana dimaksud pada angka 1, kecuali informasi mengenai jumlah penjualan bruto (*gross proceeds*) sebagaimana dimaksud pada angka 1 huruf f angka 2).
 5. Rekening Keuangan yang wajib dilaporkan termasuk Rekening Keuangan yang merupakan Rekening Keuangan tidak terdokumentasi (*undocumented account*), Rekening Keuangan yang telah ditutup (*closed account*), dan Rekening Keuangan yang tidak aktif (*dormant account*).
 6. Saldo yang dilaporkan per tanggal 31 Desember untuk Rekening Keuangan yang telah ditutup (*closed account*) sebagaimana dimaksud pada angka 6 merupakan saldo sesaat sebelum dilakukan penutupan Rekening Keuangan dalam tahun Kalender, dengan memperhatikan ketentuan mengenai batasan saldo.

7. Rekening Keuangan yang tidak aktif (*dormant account*).
- a. Suatu Rekening Keuangan (selain kontrak anuitas) dikategorikan sebagai Rekening Keuangan yang tidak aktif (*dormant account*) dalam hal sebagai berikut:
 - 1) Pemegang Rekening Keuangan tidak melakukan transaksi terkait dengan Rekening Keuangan tersebut atau Rekening Keuangan lainnya didalam satu lembaga keuangan pelapor selama 3 (tiga) tahun terakhir; dan
 - 2) Pemegang Rekening Keuangan tidak melakukan komunikasi dengan lembaga keuangan pelapor tempat Rekening Keuangan tersebut terdaftar selama 6 (enam) tahun terakhir atau khusus untuk kontrak asuransi bernilai tunai, lembaga keuangan pelapor tidak melakukan komunikasi dengan pemegang Rekening Keuangan selama 6 (enam) tahun terakhir.
 - b. Selain itu, suatu Rekening Keuangan (selain kontrak anuitas) dapat juga dikategorikan sebagai Rekening Keuangan yang tidak aktif (*dormant account*) apabila berdasarkan peraturan perundang-undangan atau *Standard Operating Procedure* (SOP) yang diterapkan secara konsisten pada semua Rekening Keuangan yang dikelola oleh lembaga keuangan pelapor tersebut dikategorikan sebagai Rekening Keuangan yang tidak aktif (*dormant account*).
 - c. Suatu Rekening Keuangan yang tidak aktif (*dormant account*) tidak lagi dikategorikan sebagai Rekening Keuangan yang tidak aktif (*dormant account*) apabila memenuhi kondisi:
 - 1) Pemegang Rekening Keuangan telah melakukan transaksi terkait dengan Rekening Keuangan tersebut atau Rekening Keuangan lainnya didalam satu lembaga keuangan pelapor;
 - 2) Pemegang Rekening Keuangan telah melakukan komunikasi dengan lembaga keuangan pelapor tempat Rekening Keuangan tersebut terdaftar; atau
 - 3) berdasarkan peraturan perundang-undangan atau *Standard Operating Procedure* (SOP) dari lembaga keuangan pelapor, suatu Rekening Keuangan tidak lagi dikategorikan sebagai Rekening Keuangan yang tidak aktif (*dormant account*).

ATTACHMENT II

DETAILS OF ELEMENTS OF INFORMATION SHOULD BE REPORTED ELECTRONICALLY BY FINANCIAL INSTITUTION

A.	KETERANGAN TERKAIT PENGIRIMAN LAPORAN	DALAM RANGKA PELAKSANAAN	
		PERJANJIAN INTERNASIONAL	KETENTUAN PERUNDANG-UNDANGAN PERPAJAKAN
A.1	<i>SendingCompanyIN</i> (Nomor Identitas Pengirim Laporan berupa NPWP)	√	√
A.2	<i>TransmittingCountry</i> (Kode Negara Pengirim Laporan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> , dalam hal ini diisi dengan kode negara Indonesia yaitu: ID)	√	√
A.3	<i>ReceivingCountry</i> (Kode Negara Penerima Laporan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
A.4	<i>MessageType</i> (Informasi mengenai jenis laporan yang dikirim)	√	√
A.5	<i>Warning</i> (Informasi mengenai petunjuk khusus tentang laporan)	√	√
A.6	<i>Contact</i> (Informasi mengenai Pengirim Laporan)	√	√
A.7	<i>MessageRefId</i> (Kode unik untuk pengiriman laporan)	√	√
A.8	<i>MessageTypeIndic</i> (Informasi mengenai kategori jenis laporan yang dikirim)	√	√
A.9	<i>CorrMessageRefId</i> (Kode unik untuk pengiriman laporan pembetulan)	√	√
A.10	<i>ReportingPeriod</i> (Periode Pengiriman Laporan, diisi dengan informasi hari pengiriman laporan, dengan format YYYY-MM-DD)	√	√
A.11	<i>Timestamp</i> (Waktu pembuatan Laporan, diisi dengan format YYYY-MM-DDThh:mm:ss)	√	√

B.	KETERANGAN TERKAIT LEMBAGA KEUANGAN PELAPOR	DALAM RANGKA PELAKSANAAN	
		PERJANJIAN INTERNASIONAL	KETENTUAN PERUNDANG- UNDANGAN PERPAJAKAN
B.1	<i>ResCountryCode</i> (Kode Negara Domisili dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
B.2	<i>IN</i> Informasi mengenai NPWP Lembaga Keuangan Pelapor		
B.2.1	<i>IN</i> (Lima belas (15) digit Nomor Pokok Wajib Pajak (NPWP) Lembaga Keuangan Pelapor)	√	√
B.2.2	<i>INIssuedBy</i> (Kode Negara yang Menerbitkan nomor identitas wajib pajak Lembaga Keuangan Pelapor dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> , dalam hal ini diisi dengan kode negara Indonesia yaitu: ID)	√	√
B.2.3	<i>INType</i> (Jenis nomor identitas wajib pajak, dalam hal ini diisi dengan: TIN)	√	√
B.3	<i>Name</i> Informasi Nama Lembaga Keuangan Pelapor		
B.3.1	<i>nameType</i> (Jenis Nama Lembaga Keuangan Pelapor)	√	√
B.3.2	<i>Name</i> (Nama Lembaga Keuangan Pelapor)	√	√
B.4	<i>Address</i> Alamat Lengkap		
B.4.1	<i>legalAddressType</i> (Jenis Alamat Lembaga Keuangan Pelapor)	√	√
B.4.2	<i>CountryCode</i> (Kode Negara Domisili Lembaga Keuangan Pelapor dengan format	√	√

	berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)		
B.4.3	<i>AddressFree</i> (Alamat lengkap Lembaga Keuangan Pelapor)	√	√
B.5	<i>DocTypeIndic</i> (Jenis data yang disampaikan oleh Lembaga Keuangan Pelapor)	√	√
B.6	<i>DocRefId</i> (Nomor unik pembuatan laporan)	√	√
B.7	<i>CorrDocRefId</i> (Nomor unik untuk pengiriman laporan pembetulan)	√	√

C.	RINCIAN LAPORAN	DALAM RANGKA PELAKSANAAN	
		PERJANJIAN INTERNASIONAL	KETENTUAN PERUNDANG-UNDANGAN PERPAJAKAN
	Keterangan Terkait Rekening Keuangan		
C.1	<i>DocTypeIndic</i> (Jenis data yang disampaikan oleh Lembaga Keuangan Pelapor)	√	√
C.2	<i>DocRefId</i> (Nomor unik pembuatan laporan)	√	√
C.3	<i>CorrDocRefId</i> (Nomor unik untuk pengiriman laporan pembetulan)	√	√
C.4	<i>Account</i> Informasi mengenai Rekening Keuangan		
C.4.1	<i>AccountNumber</i> (Nomor Rekening Keuangan)	√	√
C.4.2	<i>AcctNumberType</i> (Jenis Nomor Rekening Keuangan)	√	√
C.4.3	<i>UndocumentedAccount</i> (Klasifikasi berupa Rekening Keuangan tak terdokumentasi)	√	X

C.4.4	<i>ClosedAccount</i> (Klasifikasi berupa Rekening Keuangan yang ditutup)	√	√
C.4.5	<i>DormantAccount</i> (Klasifikasi berupa Rekening Keuangan yang tidak aktif)	√	√
	Keterangan Terkait Pemegang Rekening Keuangan yang merupakan Orang Pribadi (<i>PersonPartyType</i>)		
C.5	<i>ResCountryCode</i> (Kode Negara Domisili Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
C.6	<i>TIN</i> Nomor identitas wajib pajak Pemegang Rekening Keuangan		
C.6.1	<i>TIN</i> (Nomor identitas wajib pajak Pemegang Rekening Keuangan. Untuk kepentingan pelaksanaan perjanjian internasional, diisi dengan nomor identitas wajib pajak Pemegang Rekening Keuangan di Negara Domisili. Untuk kepentingan pelaksanaan peraturan perundang-undangan di bidang perpajakan, diisi dengan NPWP Pemegang Rekening Keuangan) dan Nomor Induk Kependudukan/Nomor SIM/Nomor Paspor/Nomor Identitas Lainnya.	√	√
C.6.2	<i>Identity Number</i> (Nomor Induk Kependudukan, Nomor SIM, Nomor Paspor, atau Nomor Identitas Lainnya)	X	√
C.6.3	<i>TINissuedBy</i> (Kode Negara yang Menerbitkan nomor identitas wajib pajak Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
C.7	<i>Name</i> Informasi Nama Pemegang Rekening Keuangan		
C.7.1	<i>nameType</i> (Jenis Nama Pemegang Rekening Keuangan)	√	√

C.7.2	<i>PrecedingTitle</i> (Gelar)	√	√
C.7.3	<i>Title</i> (Status)	√	√
C.7.4	<i>FirstName</i> (Nama Depan)	√	√
C.7.5	<i>MiddleName</i> (Nama Tengah)	√	√
C.7.6	<i>NamePrefix</i> (Nama <i>Prefix</i>)	√	√
C.7.7	<i>LastName</i> (Nama Belakang)	√	√
C.7.8	<i>GenerationIdentifier</i> (Identifikasi Generasi)	√	√
C.7.9	<i>Suffix</i> (Gelar Pendidikan)	√	√
C.7.10	<i>GeneralSuffix</i> (Status Umum)	√	√
C.8	<i>Address</i> Alamat Lengkap		
C.8.1	<i>legalAddressType</i> (Kode Alamat Pemegang Rekening Keuangan)	√	√
C.8.2	<i>CountryCode</i> (Kode Negara Alamat Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	√
C.8.3	<i>AddressFree</i> (Alamat lengkap Pemegang Rekening Keuangan)	√	√
C.9	<i>Nationality</i> (Kewarganegaraan Pemegang Rekening Keuangan)	√	√
C.10	<i>BirthInfo</i> Informasi Kelahiran		
C.10.1	<i>BirthDate</i> (Tanggal Lahir Pemegang Rekening Keuangan)	√	√
C.10.2	<i>City</i> (Kota Kelahiran Pemegang Rekening Keuangan)	√	√
C.10.3	<i>CitySubentity</i> (Kabupaten atau Kecamatan kelahiran Pemegang Rekening Keuangan)	√	X
C.10.4	<i>CountryInfo</i> Informasi Negara Kelahiran		

C.10.4.1	<i>CountryCode</i> (Kode Negara tempat kelahiran Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	√
	Keterangan Terkait Pemegang Rekening Keuangan yang merupakan Entitas (OrganizationPartyType)		
C.11	<i>ResCountryCode</i> (Kode Negara Domisili Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	√
C.12	IN Nomor identitas wajib pajak Pemegang Rekening Keuangan		
C.12.1	<i>IN</i> (Nomor Identitas wajib pajak Pemegang Rekening Keuangan. Untuk kepentingan pelaksanaan perjanjian internasional, diisi dengan nomor identitas wajib pajak Pemegang Rekening Keuangan di Negara Domisili. Untuk kepentingan pelaksanaan peraturan perundang-undangan di bidang perpajakan, diisi dengan NPWP Pemegang Rekening Keuangan)	√	√
C.12.2	<i>INIssuedBy</i> (Kode Negara yang Menerbitkan nomor identitas wajib pajak Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	√
C.12.3	<i>INType</i> (jenis nomor identitas Wajib Pajak Pemegang Rekening Keuangan, seperti US GIIN, EIN, dll)	√	√
C.13	Name Informasi Nama Pemegang Rekening Keuangan		
C.13.1	<i>nameType</i> (Jenis Nama Pemegang Rekening Keuangan)	√	√
C.13.2	<i>Name</i> (Nama Pemegang Rekening Keuangan yang merupakan entitas)	√	√

C.14	Address Alamat Lengkap		
C.14.1	<i>legalAddressType</i> (Kode Alamat Pemegang Rekening Keuangan)	√	√
C.14.2	<i>CountryCode</i> (Kode Negara Alamat Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
C.14.3	<i>AddressFree</i> (Alamat lengkap Pemegang Rekening Keuangan)	√	√
	Keterangan Terkait Pengendali Entitas		
C.15	<i>ResCountryCode</i> (Kode Negara Domisili Pengendali Entitas dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
C.16	TIN Nomor identitas wajib pajak orang pribadi Pengendali Entitas		
C.16.1	<i>TIN</i> (Nomor identitas wajib pajak orang pribadi Pengendali Entitas. Untuk kepentingan pelaksanaan perjanjian internasional, diisi dengan nomor identitas wajib pajak orang pribadi Pengendali Entitas di negara domisili. Untuk kepentingan pelaksanaan peraturan perundang-undangan di bidang perpajakan, diisi dengan NPWP Pengendali Entitas)	√	√
C.16.2	<i>TINissuedBy</i> (Kode Negara Yang Menerbitkan nomor identitas wajib pajak orang pribadi Pengendali Entitas dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
C.17	Name Informasi Nama Pengendali Entitas		
C.17.1	<i>nameType</i> (Jenis Nama Pengendali Entitas)	√	√
C.17.2	<i>PrecedingTitle</i> (Gelar)	√	√
C.17.3	<i>Title</i> (Status)	√	√

C.17.4	<i>FirstName</i> (Nama Depan)	√	√
C.17.5	<i>MiddleName</i> (Nama Tengah)	√	√
C.17.6	<i>NamePrefix</i> (Nama <i>Prefix</i>)	√	√
C.17.7	<i>LastName</i> (Nama Belakang)	√	√
C.17.8	<i>GenerationIdentifier</i> (Identifikasi Generasi)	√	√
C.17.9	<i>Suffix</i> (Gelar Pendidikan)	√	√
C.17.10	<i>GeneralSuffix</i> (Status Umum)	√	√
C.18	<i>Address</i> Alamat Lengkap		
C.18.1	<i>legalAddressType</i> (Kode Alamat Pengendali Entitas)	√	√
C.18.2	<i>CountryCode</i> (Kode Negara Alamat Pengendali Entitas dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
C.18.3	<i>AddressFree</i> (Alamat lengkap Pengendali Entitas)	√	√
C.19	<i>Nationality</i> (Kewarganegaraan Pengendali Entitas)	√	√
C.20	<i>BirthInfo</i> Informasi Kelahiran		
C.20.1	<i>BirthDate</i> (Tanggal Lahir Pengendali Entitas)	√	√
C.20.2	<i>City</i> (Kota Kelahiran Pengendali Entitas)	√	√
C.20.3	<i>CitySubentity</i> (Kabupaten atau Kecamatan kelahiran Pengendali Entitas)	√	X
C.20.4	<i>CountryInfo</i> Informasi Negara Kelahiran		
C.20.4.1	<i>CountryCode</i> (Kode Negara tempat kelahiran Pengendali Entitas dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i>)	√	√
C.21	<i>CtrlgPersonType</i> (Kategori Pengendali Entitas)	√	√
	Keterangan Terkait Saldo dan Penghasilan		

C.22	Account Informasi Saldo atau Nilai Rekening Keuangan		
C.22.1	<i>AccountBalance</i> (Saldo atau Nilai Rekening Keuangan)	√	√
C.22.2	<i>AccountBalanceCurrCode</i> (Kode Mata Uang saldo atau nilai Rekening Keuangan)	√	√
C.23	Payment Pembayaran		
C.23.1	<i>PaymentType</i> (Jenis penghasilan yang terkait dengan Rekening Keuangan)	√	√
C.23.2	<i>PaymentAmnt</i> (Jumlah penghasilan yang terkait dengan Rekening Keuangan)	√	√
C.23.3	<i>PaymentAmntCurrCode</i> (Kode Mata Uang saldo atau nilai Rekening Keuangan)	√	√

Keterangan:

1. Tanda “ √ “ : Element of report that must be submitted.
2. Tanda “ X “ : Element of report that are not must be submitted.

ATTACHMENT III

DAFTAR LEMBAGA KEUANGAN PELAPOR

No	LJK, LJK Lainnya dan/atau Entitas Lain
(1)	(2)
1.	<p>Lembaga Jasa Keuangan</p> <ul style="list-style-type: none">a. Lembaga Simpanan, meliputi:<ul style="list-style-type: none">1) Bank Umum;2) Bank Perkreditan Rakyat; dan3) Bank Syariah.b. Lembaga Kustodian, meliputi:<ul style="list-style-type: none">1) Bank kustodian; dan2) Perusahaan efek yang mencakup Penjamin Emisi Efek (PEE), Perantara Pedagang Efek (PPE), dan/atau Manajer Investasi (MI).c. Perusahaan Asuransi Tertentu, meliputi:<ul style="list-style-type: none">1) Perusahaan asuransi umum dan umum syariah;2) Perusahaan asuransi jiwa dan jiwa syariah;3) Perusahaan reasuransi dan reasuransi syariah; dan4) Perusahaan asuransi lainnya, yang menerbitkan kontrak asuransi nilai tunai atau kontrak anuitas atau diwajibkan untuk melakukan pembayaran berkenaan dengan kontrak asuransi nilai tunai atau kontrak anuitas dimaksud.d. Entitas Investasi<ul style="list-style-type: none">1) Perusahaan efek yang mencakup Penjamin Emisi Efek (PEE), Perantara Pedagang Efek (PPE), dan/atau Manajer Investasi (MI); dan2) Kontrak investasi kolektif yang dikelola oleh Manajer Investasi atau lembaga keuangan lain.
2.	Lembaga Jasa Keuangan Lainnya

No	LJK, LJK Lainnya dan/atau Entitas Lain
	a. Lembaga Simpanan meliputi: 1) Lembaga Keuangan Mikro; dan 2) layanan pinjam meminjam uang berbasis teknologi informasi.
3.	Entitas Lainnya a. Lembaga Simpanan, meliputi: 1) Koperasi simpan pinjam dan Koperasi yang memiliki unit simpan pinjam; dan 2) Entitas lainnya yang mengelola aset keuangan atas nama pihak lain sebagai kegiatan utama dari usahanya. b. Entitas Investasi meliputi Badan Hukum dan non-Badan Hukum di Sektor Perdagangan Berjangka Komoditi, meliputi: 1) Pialang Berjangka; dan 2) Pialang Berjangka anggota Kliring Tertentu.