



# 海外账户纳税 法案 (FATCA) 及统一报告标 准 (CRS) 服务

## FATCA and CRS Services

毕马威中国  
[kpmg.com/cn](http://kpmg.com/cn)



随着 OECD 的通用报送准则已在全球超过 100 个司法管辖区进行落地，越来越多的机构发现在自动信息交换 (AEOI) 下的信息申报工作晦涩难懂，而且申报的信息体量庞大。新的信息报送要求使得机构合规工作的体量及复杂程度大大增加，如何有效的进行合规在 CRS 早期实行的时候就成为了让机构头疼的问题。同时随着 FATCA 的落地，香港金融机构也需要进行 FATCA 的一系列合规工作。FATCA 下的合规工作包括但不限于账户注册，合规流程制度建立，向美国国税局进行年度报送等工作。

毕马威在 AEOI 合规方面所提供的服务一直保持着极高的水准，我们在亚太地区不但为各类客户根据其需求提供 FATCA 及 CRS 的具体解决方案，同时针对合规工作有着长期的战略目标。在今后随着国际时局的不断变化，我们会始终如一的为客户提供最优秀的服务。

The OECD Common Reporting Standard (CRS) now operates across more than 100 jurisdictions. Many organisations have found reporting under Automatic Exchange of Information (AEOI) regimes challenging because of the vast number of clients and the nature of information to be reported. The significant increase in the volume and complexity of compliance obligations under AEOI – regardless of the number of jurisdictions they operate in – means that staying on top of reporting obligations can be a significant burden.

Furthermore, Hong Kong Financial Institutions (FIs) are required to meet a number of requirements following the implementation of the Foreign Account Tax Compliance Act (FATCA) on 1 July 2014. The requirements include registration, maintaining written policies and procedures, annual reporting and certification to the US Internal Revenue Service (IRS).

KPMG maintains and builds on its standing as a centre of excellence in the field of AEOI, including but not limited to FATCA and CRS, across the Asia Pacific region. We pride ourselves in providing strategic, long-term approaches to meeting FATCA and CRS requirements while addressing the immediate needs of our clients.



专业赋能  
税道渠成



# 我们的服务

## How we can help



毕马威全球网络对于整体商业环境的动态的把握以及税收政策的深入了解不仅局限于本地，更覆盖全球。同时我们通过对于客户所在区域商业及行业的深度理解来更好的为各类金融机构提供 FATCA 及 CRS 服务。

我们提供以下服务来帮助各类金融机构达到合规标准：

### 机构分类及产品分类

毕马威可以根据您机构的具体运营情况来为您判断该机构在 FATCA 及 CRS 下的机构类型。

毕马威也可以对您机构的产品及服务进行分析，判断其是否满足 FATCA 及 CRS 下金融账户的定义。

### 内部合规流程及政策制定

毕马威可以协助您设计并审阅公司 / 集团内部对于 FATCA 及 CRS 的合规管理制度及流程，并提出专业建议以保证贵司管理制度可满足 FATCA 及 CRS 的合规要求。

毕马威曾为多家金融机构 (i) 判定其 FATCA 与 CRS 下的机构类型；(ii) 分析其是否拥有任何金融账户；及 (iii) 为机构 / 集团定制合规管理制度及流程。

### 合规补救协助服务

毕马威可以针对贵司现有的合规问题进行补救以降低合规风险。比如我们可以为您对您所收集的《声明文件》或 W8 表格等进行合理性审查，并利用贵司已有的 KYC 及反洗钱资料进行对比检查。

我们已帮助多家金融机构进行过合规补救。

### 美国国税局或当地监管机构注册工作

毕马威可以协助贵司在美国国税局或当地政府监管机构的网站进行合规注册工作。

### 信息申报工作

毕马威拥有针对 FATCA/CRS 报送自我研发的 AEOI 报送工具，我们会利用这套工具为您的机构生成符合要求的 XML 格式的申报文件。同时，金融机构也可通过购买此软件使用权的方式自己利用 AEOI 报送工具来生成报送文件。香港多家银行都是通过我们的服务进行 2017 年和 2018 年的报送工作。

### 定制化培训及课程

毕马威可为贵司定制各类合规培训课程，从简单的背景介绍到深度的技术分享再到合规落地的具体操作，可满足贵司个性化的需求。我们为亚洲多家金融机构提供过相关的 FATCA/CRS 培训课程。

### 其他咨询

毕马威可以为金融机构或非金融机构提供任何与 FATCA 及 CRS 相关的咨询服务。在强力的毕马威全球网络支持下，无论是对于国际上 AEOI 的发展趋势问题还是贵司本地具体操作细节，我们都可为您解答。我们为多家涉足银行业、保险业、资产管理业等金融机构提供过相关的 FATCA/CRS 咨询服务。



We draw on our deep insight and understanding of tax rules and business dynamics, locally and globally through our KPMG network, to provide FATCA and CRS services to a diverse range of financial services clients across Asia. In doing so we continuously leverage our in-depth understanding of the business and industry environments where our clients operate.

To assist FIs in meeting their compliance requirements, we offer the following services:

## **Entity classification and product classification**

KPMG can analyse an entity's operations and determine how it should be classified for FATCA and CRS purposes.

KPMG can perform an analysis of the products and services that an entity offers and determine whether they fall within the definition of financial accounts for FATCA and CRS purposes.

## **Internal policies and procedures**

KPMG can assist with developing and reviewing policies and procedures to identify areas for improvement to meet FATCA and CRS compliance requirements.

KPMG has assisted a number of major regional and local FIs in (i) determining the FATCA and CRS status of the group entities; (ii) analysing whether the entities maintain any financial accounts; and (iii) developing tailor-made FATCA and CRS policies and procedures for the group.

## **Remediation assistance**

KPMG can assist FIs in remediating the current compliance status of customer accounts. In particular, an informed reasonableness check can be performed on the most recent FATCA and CRS self-certification forms (or US withholding certificates such as Form W-8BEN-E) obtained by the FI and cross-checked against the KYC / AML documentation records.

We have assisted a number of FIs with remediation of their entity accounts.

## **Registration**

KPMG can assist FIs with FATCA and CRS registration with the IRS and/or the relevant local tax authority.

## **Reporting**

By using our self-developed AEOI Reporting Tool, KPMG can assist FIs create reports in the appropriate XML format for FATCA and CRS reporting. Alternatively, FIs may create the reports using the KPMG AEOI Reporting Tool under a licensing arrangement. Hong Kong banking clients have used this service to handle their 2017 and 2018 AEOI reporting obligations.

## **Training / Workshops**

KPMG can provide training courses with materials ranging from general awareness updates to more intensive technical sharing sessions on the detailed processes prescribed by the government in the relevant legislation. FATCA and CRS trainings have been provided to a number of FIs with attendees from across Asia.

## **Consultation**

KPMG can provide consultation services to FIs and non-FIs on a wide range of FATCA and CRS matters. Leveraging the KPMG global network, our consultation services can cover specific local issues as well as developments in the international AEOI landscape.

We have provided FATCA and CRS consultation services to a variety of FIs, including those in the banking, insurance and asset management sectors.



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Outbound Tax Services



转让定价服务  
Transfer Pricing Practice



国际税收服务  
International Tax  
Services



贸易与海关服务  
Trade and Customs  
Practice



税务沟通及协商服务  
Tax Dispute Services



税务科技服务  
Tax Technology  
Services



企业税务管理变革服务  
Tax Transformation Services

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研发活动税务服务  
R&D Tax Practice



间接税服务  
Indirect Tax Services



美国企业税服务 ( “USCTP” )  
US Corporate Tax Practice  
 (“USCTP”)



会计和财务报告服务  
Accounting and Financial  
Reporting Services



薪资外包服务  
Payroll Outsourcing Services



全球合规管理服务 (GCMS)  
Global Compliance Management  
Services (GCMS) Tax Practice



中国税务研究中心  
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对外税务培训服务  
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