



嘉信理財

解釋信 — 香港嘉信個人帳戶持有人

Letter of Explanation—Schwab Hong Kong Individual Account Holder (必須和W-8BEN一起提交) (Must accompany Form(s) W-8BEN)

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(嘉信香港熱線)
(Schwab Hong Kong Support)

安全信息 Secure Message:
登陸您的嘉信帳戶。
Log in to your Schwab Account.
選擇“聯絡我們。”
Select “Contact Us.”
選擇“查看所有聯絡我們的方式。”
Select “See all ways to Contact Us.”
選擇“發送信息。”
Scroll down to “Send a Message.”
選擇“撰寫新信息。”
Select “Compose New Message.”

郵寄 Mail:
Charles Schwab, Hong Kong, Ltd.
Rooms 602-606,
Gloucester Tower, The Landmark,
15 Queen’s Road Central,
Central, Hong Kong

傳真 Fax:
+852-2810-9698

如果您有任何疑問, 請訪問嘉信W8信息中心 <https://content.schwab.com/w8/>。
If you have questions, please visit the Schwab W8 Resource Center located at <https://content.schwab.com/w8/>.

帳戶持有人資料 Account Holder Information

帳戶持有人的姓名 (正楷書寫) Name of Account Holder (Please print.)

帳戶號碼 Account Number(s)

我並附上以下證件的副本:

I have attached a copy of the following:

有效簽名的護照 Valid signed passport 政府簽發的有效身份證明文件 Valid government ID

請查看以下部分, 填寫適用的部分:

Please review the sections below and complete the section(s) that apply:

第一部分 缺失外國納稅人識別編號 (FTIN), 合法居住地以外的地址, 美國出生地址

Section 1 Missing FTIN, Additional Address, U.S. Place of Birth

第二部分 帳戶上擁有美國地址和/或美國電話號碼

Section 2 United States Address and/or Phone Number on Account

第三部分 在美國居住的目的 (如適用)

Section 3 Purpose of Residing in the United States (if applicable)

第四部分 實質居住: 在美國停留的時間 (如適用)

Section 4 Substantial Presence: Time Present in the United States (if applicable)

第一部分: 缺失外國納稅人識別編號 (FTIN), 合法居住地以外的地址, 美國出生地址

SECTION 1: Missing FTIN, Additional Address, U.S. Place of Birth

我的帳戶中含有以下選項 (選擇適用項並解釋其原因):

My Account(s) listed above have the following (check all that apply and provide your reason for each selection):

缺失外國納稅人識別編號 (FTIN): 請說明為何沒有於W-8表格提供外國納稅人識別編號 (FTIN)。如您在W-8表格中第6行中沒有輸入FTIN, 請在第6行填寫“無法律要求”。請勿填寫“不適用”。

Missing Foreign Tax Identification Number (FTIN): Explain why an FTIN was not provided on the W-8 form. If you don't enter an FTIN when completing line 6 of the W-8 form, please write “Not Legally Required” in line 6. DO NOT WRITE “NOT APPLICABLE” in line 6 of the W-8 form.

請提供詳細的說明
Provide a detailed
explanation.



第一部分：缺失外國納稅人識別編號 (FTIN)，合法居住地以外的地址，美國出生地址 (續)
Section 1: Missing FTIN, Additional Address, U.S. Place of Birth (Continued)

- 在您永久居住國以外的地址：解釋您的帳戶有不同於您的家庭/法定地址的任何郵寄、業務、備選或其他地址。該地址的擁有人是誰？

Additional address outside the country of permanent residency: Explain why the account has a mailing, business, alternative, or other address different from your home/legal address. To whom does the address belong?

- 美國出生地址：您放棄美國國籍的原因，或您沒在出生時獲取美國國籍的原因？

U.S. Place of Birth: What were the circumstances for renunciation of U.S. citizenship, or what was the reason that U.S. citizenship was not obtained at birth?

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第二部分：擁有美國地址和/或美國電話號碼

SECTION 2: United States Address and/or Phone Number on Account

- 2A. 必填：在當前年，_____是我的納稅國；我和該國有更密切的關係。

Required: I have maintained a tax home in the country of _____ during the current year; and I have a closer relationship to that country during the current year.

- 2B. 擁有美國地址的目的：(僅填一項)

The purpose of having a U.S. address(es): (check only one)

信件郵寄在我國不可靠和不安全 Mail is unreliable and not secure in my country

帳戶由我的授權代理(POA)管理 Managed by my POA

其他 Other: _____

美國的地址屬於：(僅選一項)

The U.S. mailing address belongs to: (check only one)

朋友 Friend 親屬 Relative 授權代理 POA 其他 Other: _____

我通過以下方式從以上地址獲取信件內容：(選擇所有項)

I obtain my mail from the above address by: (check all that apply)

郵件 Email 電話 Phone 其他 Other: _____

我收取信件的頻率：(僅選一項)

I collect my mail: (check only one)

一年1-5次 1-5 times a year 一年5-10次 5-10 times a year 其他 Other: _____

- 2C. 帳戶上只有美國電話號碼而沒有國外電話號碼的目的：(僅選一項)

The purpose of having only a U.S. phone number with no additional foreign phone number on file: (check only one)

旅遊 Travel 途經美國 Routing 網絡 Internet 其他 Other: _____

該號碼屬於：(僅選一項)

This belongs to: (check only one)

朋友 Friend 親屬 Relative 授權代理 POA 其他 Other: _____



第二部分：擁有美國地址和/或美國電話號碼 (續)
Section 2: United States Address and/or Phone Number on Account (Continued)

2D. 如您有另外美國地址，請在以下列明並提供原因：

If you have additional U.S. address(es), please list and provide your reason below:

另外地址：(選一項)

Additional address: (check one)

商務 Business 備選 Alternate

另外 Additional 其他 Other

擁有美國地址的目的：

The purpose of having the U.S. address:

該地址屬於：(選一項)

This belongs to: (check one)

朋友 Friend 親屬 Relative

授權代理 POA

其他 Other: _____

另外地址：(選一項)

Additional address: (check one)

商務 Business 備選 Alternate

另外 Additional 其他 Other

擁有美國地址的目的：

The purpose of having the U.S. address:

該地址屬於：(選一項)

This belongs to: (check one)

朋友 Friend 親屬 Relative

授權代理 POA

其他 Other: _____

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第三部分：在美國居住的目的 (若適用)

SECTION 3: Purpose of Residing in the United States (if applicable)

我是在美國的非居民外國人，原因如下：(僅選一項)

I am a non-resident alien individual living in the U.S. for the following reason: (check only one)

學生 Student 就業 Employed 其他 Other: _____

我已提供以下有效證件的副本：(僅選一項)

I have provided a copy of my valid: (check only one)

工作簽證 Work visa 學生簽證 Student visa

除了以上提供的支持文件外，我還附帶了以下文件：(選擇所有適用項)

In addition to the aforementioned supporting documents, I have included the following: (check all that apply)

學校註冊辦公室發出的函件 Current letter from registrar 當前學年日程表 Current school schedule

當前學生身份證 Current student ID

當前簽署的正式就業核查函 Current signed official employment verification letter

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第四部分：實質居住：在美國停留的時間 (如適用)

SECTION 4: Substantial Presence: Time Present in the United States (if applicable)

您必須通過美國政府的31和183天法則的測試方可構成實質居住。

You must pass the 31- and 183-day test to qualify for substantial presence.

例外：以下情況的停留將無需計入實質居住天數的計算；

Exceptions: Do not count days of presence in the U.S. during which:

- 您居住在加拿大或墨西哥，但經常來美國上班；
you are a commuter from a residence in Canada or Mexico;
- 您在美國中轉，停留時間不超過24小時；
you are in the U.S. less than 24 hours in transit;
- 在美國期間發展的醫療情況而無法離開美國；
you are unable to leave the U.S. due to a medical condition that developed in the U.S.;
- 您是免責的個人；
you are an exempt individual;
- 您是在美國和外國之間航行的外國船隻的船員或美國領地的納稅居民（除非您在美國從事貿易或業務）。
you are a regular member of the crew of a foreign vessel traveling between the U.S. and a foreign country or a possession of the U.S. (unless you are otherwise engaged in conducting a trade or business in the U.S.)



第四部分：實質居住：在美國停留的時間（如適用）（續）
Section 4: Substantial Presence: Time Present in the United States (if applicable) (Continued)

31和183天法則的測試 The 31- and 183-day test:	例子：計算在美國停留的天數 Example: To calculate days in U.S.
A. 当前年在美國停留的天數 x 1 = ____ 天 Current year days in U.S. x 1 = ____ days	2019 = 100 天在美國停留 100 days in U.S.
B. 前一年在美國停留的天數 x 1/3 = ____ 天 First preceding year days in U.S. x 1/3 = ____ days	2018 = 30 天 days/3 = 10 天 days
C. 前二年在美國停留的天數 x 1/6 = ____ 天 Second preceding year days in U.S. x 1/6 = ____ days	2017 = 120 天 days/6 = 20 天 days
D. 停留總天數 = ____ 天 (A + B + C) Total days in U.S. = ____ days (add lines A, B, and C)	停留總天數 Total number of days = 100 + 10 + 20 = 130 天 days

如果以上累計天數少於183天，您將不符合實質居住的資格，並且不會對您的全球收入徵收美國所得稅（您只需繳納在美國工作期間收入所得稅。）

If number of days is less than 183 days, then you would not qualify under the substantial presence test and not be subject to U.S. income tax on your worldwide income (you will only pay tax on money earned while working in the U.S.)

- 我是實質居住的稅務居民 I have a substantial presence
- 我不是實質居住的稅務居民 I do not have a substantial presence

證明 Certification

茲證明我已經核實並簽署了所附的W-8BEN表，並確認其中的信息和證明是真實和準確的，任何附加的文件證據可用於以上帳戶持有人的所有嘉信帳戶。我了解此證明將用於確定是否從我的投資收益中預扣美國稅款。我進一步理解，如果我的非美國居民身份發生變化，我必須立即通知嘉信理財。

This is to certify that I have examined and signed the attached Form W-8BEN and confirm/certify the information and certifications therein are true and accurate and that this and any attached documentary evidence can be used for all like named accounts listed above. I understand that this certification will be used to determine if any U.S. tax should be withheld from payments made to me. I further understand that if a change is made to my non-U.S. resident status I must promptly notify Charles Schwab & Co., Inc.

在此簽署
SIGN HERE

X

簽名 Signature

日期(月/日/年) Date (mm/dd/yyyy)

正楷書寫 Print Name

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