



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 AMENDED BY

**REGULATION OF MINISTER OF FINANCE  
NUMBER 73/PMK.03/2017**

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 AMENDED BY REGULATION  
OF MINISTER OF FINANCE NUMBER 73/PMK.03/2017.

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 fulfilment of tax obligations by taxpayer.
3. Common Reporting Standard, hereinafter referred to as CRS is a reporting standard in the context of automatic Exchange of Information contained in Part II.B of the body and Part III.B of the commentaries of Standard for Automatic Exchange of Financial Account Information in Tax Matters, as well as its revision.
  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
12. Depository Institution is any Entity that accepts deposits in the ordinary course of a banking or similar business.
13. Specified Insurance Company is any 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.
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.
15. Financial Account is a a Financial 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.

16. Preexisting Financial Account is a Financial Account maintained as of 30 June 2017 by FSI, Other FSI, and/or Other Entity.
17. New Financial Account is a Financial Account maintained since 1 July 2017 by FSI, Other FSI, and/or Other Entity.
18. Lower Value Financial Account is a Preexisting Individual Financial Account with an aggregate balance or value as of 30 June 2017 that does not exceed USD1,000,000 (one million US Dollars).
19. High Value Financial Account is a Preexisting Individual Financial Account with an aggregate balance or value as of 30 June 2017, 31 December 2017, or 31 December of the following calendar years, that exceed USD1,000,000 (one million US Dollars).
20. Account Holder is an individual and/or entity registered or identified as the owner of a financial account.
21. Residence is a jurisdiction in which a Financial Account Holder is a resident taxpayer.
22. 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.
23. Tax Office is a vertical institution under Directorate General of Taxes which is under the supervision of and accountable to Head of Regional Office.
24. 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 automatic financial information;
  - 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.

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 (2) 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.
- (2) Reportable account as referred to under paragraph (1) is Financial Account that belongs to:
  - a. one or more reportable persons; or
  - b. passive non-financial entity (NFE), in case one or more controlling persons of the entity is(are) reportable person(s).
- (3) Reportable person (individual) as referred to under paragraph (2) is individual whose residence is Reportable Jurisdiction.
- (4) Reportable person (entity) as referred to under paragraph (2) letter a is entity whose residence is Reportable Jurisdiction, except:
  - a. company whose shares are regularly traded in one or more stock exchange(s), as well as its affiliated entity(s).
  - b. governmental entity
  - c. international organization;
  - d. Central Bank; or
  - e. financial institution,the scope of which is as listed in Letter A of Attachment I that is an integrated part of this regulation of Ministry of Finance.

- (5) Exempted from reportable account as referred to under paragraph (2) is one Pre-existing Account or more that belong(s) to one entity as referred to under paragraph (2), with aggregate balance or value up to USD250.000,00 (two hundred and fifty thousand US Dollars) as of June 30, 2017, December 31, 2017 and December 31 of each subsequent calendar year.
- (6) Passive NFE as referred to under paragraph (2) letter b is:
  - a. entity that is not active NFE as referred to in Letter A of Attachment I that 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 whose residence is not Participating Jurisdiction.
- (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 operated by other entity that is Depository Institution, Custodial Institution, Other Specified Insurance Company, or 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) at least shall contain:
  - a. Account Holder identity;
  - b. Financial Account number;
  - c. reporting financial institution identity;
  - d. account balance; and
  - e. income or payment related to Financial Account, the scope of which is 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).

#### 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 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 obtaining approval from 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 available through electronic mechanism, reporting financial institution that is Other FSI and Other Entity must submit its report through online electronic mechanism with detailed list 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 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 entity that is Other FSI and Other Entity, has a technical problem;
  - c. there are circumstances that significantly cause reporting financial entity 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 Tax;
- (6) The direct submission of report as referred to under paragraph (1) letter b shall fulfil the following requirements:
- a. the report submitted shall be the details of information as referred to 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. submission through 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 entity that is Other FSI and Other Entity is registered as taxpayer.
- (7) 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, reporting financial institution shall be obliged to conduct due diligence procedures to Financial Accounts held by individual and entity of foreign jurisdiction.
- (2) The due diligence procedures as referred to under paragraph (1) shall be commenced on 1 July 2017 on:
  - a. Preexisting Individual Account;
  - b. New Individual Account;
  - c. Preexisting Entity Account; and
  - d. New Entity Account.
- (3) In the application of the due diligence procedures to Financial Accounts as referred to under paragraph (1), reporting financial institution converts currency into United States Dollar (US Dollar) in accordance with Central Bank conversion, which applies on:
  - a. 30 June 2017, to classify Lower Value Account and High Value Account, also to determine limit of Preexisting Entity Account as referred to in Article 7 paragraph (5); and

- b. 31 December in respective year, to classify High Value Account and to determine limit of Preexisting Entity Account 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) The due diligence procedures as referred to under paragraph (2) is in accordance with Letter D of Attachment I which is an integrated part of this Regulation of Minister of Finance.

#### Article 10

- (1) In the application of the due diligence procedures to Financial Accounts as referred to in Article 9, reporting financial institution shall be obliged to administer, keep, and maintain documents, which consist of, but not limited to:
- a. self-certification;
  - b. documentary evidence;
  - c. evidence, record, or information related to Financial Account, obtained or used during the application of due diligence procedures to Financial Accounts; and
  - d. documents consisting of financial information obtained during the application of due diligence procedures to Financial Accounts.
- (2) Self-certification as referred to under paragraph (1) letter a must meet the following requirements:
- a. signed and dated by Account Holder or his authorised person; and
  - b. consists of 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, 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.
- (3) Documentary evidence as referred to under paragraph (1) letter b is:
- a. with respect to individual, any valid document issued by an authorised government agency, that states individual's name and is typically used for identification purposes;
  - b. with respect to entity, any official document that states the name of the entity and the address of its headquarters in the jurisdiction in which it claims to be a resident or the jurisdiction in which the entity was incorporated or organised; and
  - c. for individual and/or entity:
    1. Certificate of Domicile issued by an authorised government agency in the Account Holder's residence; and
    2. Audited financial statements, third-party credit report, bankruptcy filing, or reports issued by regulator of capital market.
- (4) Document storage and maintenance as referred to paragraph (1) shall comply with the following requirements:
- a. with respect to document as referred to under paragraph (1) letter a:
    1. must be kept and maintained as long as Financial Account is not yet closed; and
    2. in case Financial Account is closed, must be kept and maintained for at least 5 years since the closing date of Financial Account; and



- b. with respect to documents as referred to under paragraph (1) letter b, letter c, letter d, must be kept and maintained for at least 5 years since the end of the year in which the documents were submitted to reporting financial institution.
- (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 risks and 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) Reporting financial institution or other parties are prohibited from taking action in order to avoid the obligations as referred to in Article 6 until Article 10 and Article 12.
- (2) In case reporting financial institution or other parties violate the provisions as referred to in paragraph (1), the reporting financial institution or other parties are 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.
- (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;
  - 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

#### 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 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.

- (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 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 Financial 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) FSI, Other FSI, and/or Other Entity required to submit report containing automatic financial information as referred to in paragraph (2) letter a of Article 2 are FSI, Other FSI, and/or Other Entity running business activities as Custodial Institution, Depository Institution, Specified Insurance Company, and/or Investment Entity.
- (2) Report containing financial information as referred to under paragraph (1) shall constitute report on financial information maintained by FSI, Other FSI, and/or Other Entity during a calendar 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 report to Financial Institutions at FSI, Other FSI, and/or Other Entity.

Article 18

- (1) For the submission of report containing financial information as referred to in paragraph (1) of Article 17,

FSI, Other FSI, and/or Other Entity must 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) The registration as referred to under paragraph (1) shall be conducted at the end of the second month after the first financial reporting calendar year ends.
- (3) FSI, Other FSI, and/or Other Entity that do registration as referred to under paragraph (1) letter a, shall be provided with registration receipt.
- (4) Registration as referred to under paragraph (1) letter a must 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.
- (5) In case data and/or information is/are obtained and indicated registration obligation as referred to under paragraph (1) is not fulfilled, Director General of Taxes may ex-officio determine FSI, Other FSI, and/or Other Entity as parties obliged to submit report containing financial information as referred to in paragraph (1) of Article 17.
- (6) Registration as referred to under paragraph (1) and ex-officio determination as referred to under paragraph (5) shall not adjourn the obligation to submit report containing financial information as referred to in paragraph (1) of Article 17.
- (7) Further provisions concerning the procedures for registration of FSI, Other FSI and/or Other Entity as

referred to in paragraph (1) shall be regulated by Regulation of Director General of Taxes.

#### Article 19

- (1) Financial information reports which must be submitted by FSI, Other FSI, and/or Other Entity as referred to in paragraph (1) of Article 17 in one calendar year 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 or payment related to Financial Account.
- (2) The Financial Account as referred to under paragraph (1) shall constitute a Financial Account owned by:
  - a. Individual Indonesian citizen residing in Indonesia;
  - b. Individual foreign citizen residing in Indonesia, other than the ones the reports containing financial information on whom are submitted to implement International Agreement; or
  - c. Entity domiciled in Indonesia.
- (3) Balance or value of Financial Account as referred to under paragraph (1) letter d shall be the aggregate balance or value of one or more Financial Accounts held by one Financial Account Holder in a FSI, Other FSI, and/or Other Entity as of 31 December in the reporting calendar year.
- (4) With respect to balance or value of Financial Account submitted as referred to under paragraph (1) letter d, the following provisions shall apply:
  - a. for FSI in banking sector:
    - 1) Financial Account held by individual, the balance or value of one or more Financial Accounts is the amount of at least Rp1.000.000.000,00 (One Billion Rupiah) or under foreign currency of an equivalent amount; or
    - 2) Financial Account owned by entity, there is no minimum threshold on balance or value of

Financial Account.

- b. for FSI in insurance sector, Financial Account owned by individual or entity with no minimum threshold on balance or value of Financial Account but limited to insurance policy with a coverage of at least Rp1.000.000.000,00 (One Billion Rupiah) or with equivalent foreign currency.
  - c. for Other Entity in cooperative sector, Financial Account owned by an individual or entity with a balance of at least Rp1.000.000.000,00 (One Billion Rupiah) or under foreign currency of an equivalent amount.
  - d. for FSI in capital market sector as well as Other Entity in commodity futures trading sector, Financial Accounts held by individual or entity with no minimum threshold on balance or value of Financial Account.
- (5) In case, there is no Financial Account which must be reported as referred to under paragraph (2) in a calendar year, FSI, Other FSI, and/or Other Entity as referred to in paragraph (1) of Article 17 shall still be obliged to submit nil report.
- (6) List and details of:
- a. FSI, Other FSI, and/or Other Entity obliged to submit report containing financial information; and
  - b. Financial information including thresholds on balance or value of Financial Account that shall be reported by FSI other than banking sector, Other FSI, and/or Other Entity,
- are listed in Attachment III which 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 FSI, Other FSI, and Other Entity shall be responsible to fulfill the obligation to submit the report containing automatic financial information as referred to in paragraph (2) letter a of Article 2.
- (2) Top management of FSI, Other FSI, and Other Entity as referred to under paragraph (1) may appoint or assign officials under its supervision as executing officials for the submission of automatic financial information as referred to in paragraph (2) letter a of Article 8.
- (3) FSI, Other FSI, and/or Other Entity 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 18.
- (4) In case of replacement of top management and/or executing official, FSI, Other FSI, and/or Other Entity 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 paragraph (2) letter a of Article 2.

#### 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 Entity shall provide information and/or evidence or affidavit as referred to under paragraph (1) to Director General of Taxes.
- (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 through electronic means or directly 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.

- (2) 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 (1), shall be 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 in Article 7 and Article 17 and information and/or evidence or affidavit as referred to in Article 15 and Article 25 may be used as taxation database of Directorate General of Taxes.
- (2) Every financial information and/or information and/or evidence or affidavit as referred to under paragraph (1) is information the confidentiality of which must be kept in accordance with the provisions of laws and International Agreement.
- (3) Every 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) Every 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 issues clarification request to FSI, Other FSI, and/or Other Entity when it is alleged that there is:
  - a. violation of the fulfillment of the obligation of due diligence procedure to Financial Account as referred to Article 9;
  - b. violation of the fulfillment of the obligation to administer, keep, and maintain documents as referred to in Article 10; and/or
  - c. violation in the form of making false statements or concealment or omission of actual information from:
    1. report containing financial information submitted as referred to paragraph (2) letter a of Article 2; and
    2. information and/or evidence or affidavit provided as referred to paragraph (2) letter b of Article 2.
- (2) The clarification request as referred under paragraph (1) shall be made by using the format in accordance with the example as attached in Letter F of Attachment I.

Article 32

- (1) Director General of Taxes issues written warning to FSI, Other FSI, and/or Other Entity in case:
  - a. up to 14 (fourteen) calendar days since the date of the receipt of the clarification request;
    1. FSI, Other FSI, and/or Other Entity do not provide clarification;
    2. FSI, Other FSI, and/or Other Entity provide clarification but the clarification has not fully satisfied the clarification request from the Director General of Tax as referred to in paragraph (1) of Article 31;
  - 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 be fulfilled.
- (2) Written warning as referred to under paragraph (1) shall be made by using the format in accordance with the example as attached in Letter G of Attachment I which is an integrated part of this Regulation of Minister of Finance.

Article 33

- (1) Director General of Taxes conducts inquiry, if up to 14 (fourteen) calendar days since the date of the receipt of the written warning as referred to in paragraph (1) of Article 32, FSI, Other FSI, and/or Other Entity:
  - a. is allegedly still committing violations as referred to in paragraph (1) of Article 31;
  - b. does not fulfill the obligation to submit the report as referred to in Article 7 or Article 17; and/or
  - c. does not fulfill the obligation to provide information and/or evidence or affidavit as referred to in Article 15 or Article 25.
- (2) In case based on the result of preliminary investigation, sufficient evidence is found and indicates that:



- a. top management and/or official of FSI, Other FSI, and/or Other Entity; and/or
  - b. FSI, Other FSI, and/or Other Entity,
- commits violation and/or does not fulfill the obligation as referred to under paragraph (1), the result of preliminary investigation may be proceeded to investigation process in order to impose sanction in accordance with Article 7 of Government Regulation In Lieu Of Law Number 1 Year 2017 concerning Access to Financial Information for Taxation Purposes.
- (3) Procedures to conduct preliminary investigation as referred to under paragraph (1) and paragraph (2) in accordance with the Regulation of Minister of Finance that regulates preliminary investigation.
  - (4) The investigation as referred to 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.

## CHAPTER VIII TRANSITIONAL PROVISIONS

### Article 35

At the time this Regulation of Minister of Finance enters into force, on request for affidavit or evidence bound to secrecy as regulated in the banking law and request letter from 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 has been issued but written permission by Chairman of the Board of Commissioners of Financial Service Authority has not been granted, the request for such information 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.

**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 is 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 Financial Account maintained by a Reporting Financial Institution as of 30 June 2017.
  - 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) and 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 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: (i) a corporation the stock of which is regularly traded on one or more established securities markets; (ii) any corporation that is

- a Related Entity of a corporation described in clause (i); (iii) a Governmental Entity; (iv) an International Organisation; (v) a Central Bank; or (vi) a Financial Institution.
- 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 either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of at least 25% 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

<p>KEMENTERIAN KEUANGAN REPUBLIK INDONESIA DIREKTORAT JENDERAL PAJAK</p>
<p><b>FORMULIR PENDAFTARAN LEMBAGA KEUANGAN</b></p>
<p><small>SEMUA INFORMASI HARAP DIISI DENGAN HURUF KAPITAL/CETAK. ISI ATAU BERITANDA X PADA KOTAK ISIAN YANG SESUAI (lihat petunjuk)</small></p>
<p><b>A. KLASIFIKASI</b></p> <p>1. Kategori Lembaga Keuangan (pilih salah satu)</p> <p><input type="checkbox"/> a. LJK                                      <input type="checkbox"/> b. LJK Lainnya                                      <input type="checkbox"/> c. Entitas Lain</p> <p>2. Ruang Lingkup Penyampaian Informasi Keuangan (dapat dipilih lebih dari satu)</p> <p><input type="checkbox"/> a. Berdasarkan Perjanjian Internasional <input type="checkbox"/> b. Kepentingan Perpajakan Domestik</p> <p>3. Isian khusus lembaga keuangan yang memiliki kewajiban penyampaian informasi keuangan berdasarkan perjanjian internasional (2.a.)</p> <p>Jenis lembaga keuangan (pilih salah satu)</p> <p><input type="checkbox"/> a. Lembaga Keuangan Pelapor                                      <input type="checkbox"/> b. Lembaga Keuangan Nonpelapor</p> <p>Untuk lembaga keuangan pelapor (pilih salah satu)</p> <p><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</p> <p>Untuk lembaga keuangan nonpelapor (pilih salah satu)</p> <p><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 ...</p>
<p><b>B. IDENTITAS</b></p> <p>1. Nama lembaga keuangan</p> <p><input style="width: 100%;" type="text"/></p> <p>2. NPWP lembaga keuangan    <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/></p> <p>3. Nama petugas pelaksana</p> <p><input style="width: 100%;" type="text"/></p> <p>4. NPWP petugas pelaksana    <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/></p> <p>5. NIK petugas pelaksana</p> <p><input style="width: 100%;" type="text"/></p> <p>6. Alamat e-mail</p> <p><input style="width: 100%;" type="text"/></p>

**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: 350px; 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 (dapat lebih dari satu).

B. IDENTITAS

1. Nama : diisi dengan nama lengkap lembaga keuangan.
2. NPWP lembaga keuangan : diisi dengan NPWP LJK, LJK Lainnya, atau Entitas Lain
3. Nama petugas pelaksana : diisi dengan nama lengkap sesuai KTP/Paspor petugas pelaksana.
4. NPWP petugas pelaksana : diisi dengan nomor NPWP 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.

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.
  - 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 must be reported in the currency in which the account is denominated and the information reported must identify the currency in which each amount is denominated.
  3. The Exception applicable to Preexisting Accounts: the TIN or date of birth is not required to be reported if (i) such TIN or date of birth is not in the records of the Reporting Financial Institution, and (ii) there is not otherwise a requirement for such TIN or date of birth to be collected by such Reporting Financial Institution under domestic law. However, the Reporting Financial Institution is required to use reasonable efforts to obtain the TIN and date of birth with respect to Preexisting Accounts by the end of the second calendar year following the year in which such Accounts were identified as Reportable Accounts.
  4. A TIN is not required to be reported if either:
    - 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 for the year 2017 to be reported are as described in number 1, except for the total gross proceeds from the sale or redemption of Financial Assets (see number 1.e.2)).

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 a Foreign Account 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 or other appropriate reporting period.
- 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 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.

- 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 self-certification 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 self-certification 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 self-certification 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. 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.

c. 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, 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.

Thank you for your attention and cooperation.

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

Received by	: .....(10)
Position	: .....(11)
Date	: .....(12)
Signature/Stamp	: .....(13)

.....(9)  
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 name, Employee Identification Number (NIP), signature of the competent authority.
- Number 10: To be filled with the recipient of the letter.
- Number 11: To be filled with the position of the recipient of the letter.
- Number 12: To be filled with the date of the receipt of the letter.
- Number 13: To be filled with the signature of the recipient and/or stamp of Financial Institution.
- \*) : The requested information and/or evidence and affidavit is designed in accordance with the needs.



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, dengan ini Saudara diminta memberikan informasi dan/atau bukti atau keterangan yang diperlukan untuk kepentingan .....(10) dengan format sebagaimana terlampir \*\*).

Informasi dan/atau bukti atau keterangan tersebut agar diberikan dalam bentuk ..... (11) dan dalam jangka waktu paling lama 1 (satu) bulan setelah diterimanya surat ini.

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

a.n. Direktur Jenderal Pajak

..... (12)

..... (13)

NIP

Tembusan:

Direktur Jenderal Pajak.

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 dimintakan informasi dan/atau bukti atau keterangan.
- Nomor 7 : Diisi dengan Nomor Pokok Wajib Pajak dari Wajib Pajak yang dimintakan informasi dan/atau bukti atau keterangan
- Nomor 8 : Diisi dengan Masa Pajak dan Tahun Pajak terkait dengan pelaksanaan peraturan perundang-undangan di bidang perpajakan yang dimintakan informasi dan/atau bukti atau keterangan.
- Nomor 9 : Diisi dengan alamat Wajib Pajak yang dimintakan informasi dan/atau bukti atau keterangan.
- Nomor 10 : Diisi dengan maksud dilakukannya permintaan tersebut sesuai dengan ketentuan dalam Pasal 25 ayat (3) Peraturan Menteri ini.
- Nomor 11 : Diisi dengan bentuk pemberian informasi dan/atau bukti atau keterangan yaitu *hardcopy* atau *softcopy*, sesuai dengan kebutuhan pihak yang melakukan permintaan.
- Nomor 12 : Diisi dengan nama jabatan dari pejabat yang berwenang untuk melakukan permintaan keterangan atau bukti.
- Nomor 13 : Diisi dengan nama, NIP, dan tanda tangan pejabat yang berwenang untuk melakukan permintaan keterangan.
- \*) : Dalam hal terdapat lebih dari 1 (satu) Wajib Pajak yang diminta, dapat dibuatkan dalam lampiran tersendiri.
- \*\*\*) : Format daftar dimaksud dibuat sesuai dengan kebutuhan, diantaranya memuat nilai atau agregat saldo rekening keuangan per tanggal tertentu, atau agregat mutasi debit/kredit rekening keuangan dalam satu tahun.

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)

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. Saudara telah diminta untuk memberikan klarifikasi berdasarkan surat kami ....(6) sebagaimana terlampir. Namun sampai dengan tanggal surat ini, Saudara *tidak memberikan klarifikasi/telah memberikan klarifikasi namun penyampaian klarifikasi dimaksud belum sepenuhnya menjawab permintaan klarifikasi tersebut.*

Sehubungan dengan hal tersebut di atas, Saudara diminta agar segera menyampaikan klarifikasi atas dugaan pelanggaran dimaksud paling lambat 14 (empat belas) hari kalender sejak diterimanya teguran tertulis ini.

Dalam hal Saudara tidak memenuhi klarifikasi tersebut, terhadap 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.

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

Diterima oleh	: .....	(9)
Jabatan	: .....	(10)
Tanggal	: .....	(11)

a.n. Direktur Jenderal Pajak  
.....(7),  
  
.....(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, Saudara wajib untuk menyampaikan laporan yang berisi informasi keuangan. Namun sampai dengan tanggal surat ini, kami *sama sekali belum menerima/ menerima sebagian\**) laporan tersebut untuk tahun...(6)

Sehubungan dengan hal tersebut di atas, 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, akan dilakukan pemeriksaan bukti permulaan dan berlaku ketentuan sanksi sebagaimana dimaksud dalam Pasal 7 Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan Untuk Kepentingan Perpajakan.

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

a.n. Direktur Jenderal Pajak  
.....(7)  
  
.....(8)  
NIP

Diterima oleh	: .....(9)
Jabatan	: .....(10)
Tanggal	: .....(11)

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, Saudara telah diminta untuk memberikan informasi dan/atau bukti atau keterangan dengan surat kami ...(6) sebagaimana terlampir\*). Namun sampai dengan tanggal surat ini, kami *sama sekali belum menerima/menerima sebagian\*\*)* informasi dan/atau bukti atau keterangan yang diminta.

Sehubungan dengan hal tersebut di atas, 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, akan dilakukan pemeriksaan bukti permulaan dan berlaku ketentuan sanksi sebagaimana dimaksud dalam Pasal 7 Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2017 tentang Akses Informasi Keuangan Untuk Kepentingan Perpajakan.

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 diminta 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.

**ATTACHMENT II**

RINCIAN ELEMEN INFORMASI YANG HARUS DISAMPAIKAN DALAM BENTUK ELEKTRONIK OLEH LJK, LJK LAINNYA, DAN ENTITAS LAIN

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)	√	X
A.2	<i>ReceivingCountry</i> (Kode Negara Penerima Laporan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )	√	X
A.3	<i>Contact</i> (Informasi mengenai Pengirim Laporan)	√	X
A.4	<i>MessageRefId</i> (Nomor unik untuk pengiriman laporan, yaitu digit pertama adalah NPWP, 2 digit setelahnya adalah Kode Negara Pengirim Laporan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> , 4 digit selanjutnya adalah tahun pengiriman laporan, 2 digit setelahnya adalah Kode Negara Penerima Laporan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> , nomor unik laporan yang dikirim)	√	X
A.5	<i>MessageTypeIndic</i> (Jenis Laporan yang dikirim, yang dapat diisi dengan: CRS701=laporan berisikan informasi baru CRS702=laporan berisikan koreksi atas informasi yang disampaikan sebelumnya CRS703=laporan tidak berisikan informasi)	√	X
A.6	<i>ReportingPeriod</i> (Periode Pengiriman Laporan, diisi dengan informasi hari pengiriman laporan, dengan format YYYY-MM-DD)	√	X
A.7	<i>Timestamp</i> (Waktu pembuatan Laporan, diisi dengan format YYYY-MM-DDThh:mm:ss)	√	X

B	KETERANGAN TERKAIT LEMBAGA KEUANGAN PELAPOR ( <i>REPORTING FI</i> )	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> )	√	X
B.2	<i>TIN</i> (Nomor Identitas untuk kepentingan Perpajakan yaitu NPWP)	√	√
B.2.1	<i>TINIssuedBy</i> (Kode Negara yang Menerbitkan Nomor Identitas dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )	√	√
B.2.2	<i>TINType</i> (Jenis Nomor Identitas, contoh TIN)	√	√
B.3	<i>Name</i> (Nama)	√	√
B.3.1	<i>nameType</i> (Kode Nama)	√	X
B.4.1	<i>legalAddressType</i> (Jenis Alamat)	√	X
B.4.2	<i>CountryCode</i> (Kode Negara Domisili dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )	√	X
B.4.3	<i>AddressFree</i> (Alamat lengkap (opsional, hanya diisi jika format alamat tidak dapat memenuhi format <i>AddressFix</i> ))	√	X
<b>B.4.4</b>	<b><i>AddressFix</i></b> <b>(Alamat Lengkap)</b>		
B.4.4.1	<i>Street</i> (Jalan)	√	√
B.4.4.2	<i>BuildingIdentifier</i> (Nama atau Nomor Gedung)	√	√
B.4.4.3	<i>SuiteIdentifier</i> (Nama atau Nomor <i>Suite</i> )	√	√
B.4.4.4	<i>Floor</i> (Lantai)	√	√
B.4.4.5	<i>DistrictName</i> (Kabupaten atau Kecamatan)	√	√

B.4.4.6	<i>POB</i> (PO BOX)	√	X
B.4.4.7	<i>PostCode</i> (Kode Pos)	√	√
B.4.4.8	<i>City</i> (Kota)	√	√
B.4.4.9	<i>CountrySubentity</i> (Provinsi)	√	√
B.4.4.10	<i>AddressFree</i> (Alamat lengkap (opsional, hanya diisi jika format alamat tidak dapat memenuhi format <i>AddressFix</i> ))	√	√
B.5	<i>DocTypeIndic</i> (Jenis dokumen yang disampaikan, dapat diisi salah satu nilai berikut: OECD1 = <i>New Data</i> OECD2 = <i>Corrected Data</i> OECD3 = <i>Deletion of Data</i> OECD11 = <i>New Test Data</i> OECD12 = <i>Corrected Test Data</i> OECD13 = <i>Deletion of Test Data</i> )	√	X
B.5.1	<i>DocRefId</i> (Nomor unik pembuatan dokumen)	√	X

C	RINCIAN LAPORAN (REPORTING GROUP)	DALAM RANGKA PELAKSANAAN	
		PERJANJIAN INTERNASIONAL	KETENTUAN PERUNDANG- UNDANGAN PERPAJAKAN
	<b>Keterangan Terkait Rekening Keuangan</b>		
C.1	<i>DocTypeIndic</i> (Jenis dokumen yang disampaikan, dapat diisi salah satu nilai berikut: OECD1 = <i>New Data</i> OECD2 = <i>Corrected Data</i> OECD3 = <i>Deletion of Data</i> OECD11 = <i>New Test Data</i> OECD12 = <i>Corrected Test Data</i> OECD13 = <i>Deletion of Test Data</i> )	√	X
C.2	<i>DocRefId</i> (Nomor unik pembuatan Dokumen)	√	X
C.3	<i>AccountNumber</i> (Nomor Rekening Keuangan)	√	√
C.3.1	<i>AcctNumberType</i> (Jenis Nomor Rekening	√	√

	Keuangan. Nilai yang memungkinkan diisi adalah: OECD601 = IBAN ( <i>International Bank Account Number</i> ) OECD602 = OBAN ( <i>Other Bank Account Number</i> ) OECD603 = ISIN ( <i>International Securities Information Number</i> ) OECD604 = OSIN ( <i>Other Securities Information Number</i> ) OECD605 = Segala tipe nomor rekening lainnya, contoh: nomor kontrak asuransi.)		
C.3.2	<i>UndocumentedAccount</i> (Klasifikasi Rekening Keuangan tak terdokumentasi, dapat diisi dengan: 1= <i>True</i> 2= <i>False</i> )	√	X
C.3.3	<i>ClosedAccount</i> (Klasifikasi Rekening Keuangan yang ditutup, dapat diisi dengan: 1= <i>True</i> 2= <i>False</i> )	√	X
C.3.4	<i>DormantAccount</i> (Klasifikasi Rekening Keuangan yang tidak aktif, dapat diisi dengan: 1= <i>True</i> 2= <i>False</i> )	√	X
	<b>Keterangan Terkait Pemegang Rekening Keuangan yang merupakan Orang Pribadi (<i>PersonParty Type</i>)</b>		
C.4	<i>ResCountryCode</i> (Kode Negara Domisili Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )	√	X
<b>C.5</b>	<b>TIN (Nomor Identifikasi Perpajakan)</b>		
C.5.1	<i>TIN</i> (Nomor Identitas Wajib Pajak)	√	√
C.5.1.1	<i>Identity Number</i> (Nomor Induk Kependudukan, Nomor SIM, Nomor Paspor, atau Nomor Identitas Lainnya)	X	√
C.5.2	<i>TINissuedBy</i> (Kode Negara yang Menerbitkan Nomor Identitas dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )	√	X



<b>C.6</b>	<b>Name (Nama)</b>		
C.6.1	<i>nameType</i> (Jenis Nama Pemegang Rekening Keuangan )	√	X
C.6.2	<i>PrecedingTitle</i> (Gelar)	√	X
C.6.3	<i>Title</i> (Status)	√	X
C.6.4	<i>FirstName</i> (Nama Depan)	√	√
C.6.5	<i>MiddleName</i> (Nama Tengah)	√	√
C.6.6	<i>NamePrefix</i> (Nama Prefix)	√	√
C.6.7	<i>LastName</i> (Nama Belakang)	√	√
C.6.8	<i>GenerationIdentifier</i> (Identifikasi Generasi)	√	X
C.6.9	<i>Suffix</i> (Gelar Pendidikan)	√	X
C.6.10	<i>GeneralSuffix</i> (Status Umum)	√	X
<b>C.7</b>	<b>AddressFix Alamat Lengkap</b>		
C.7.1	<i>legalAddressType</i> (Kode Alamat)	√	√
C.7.2	<i>CountryCode</i> (Kode Negara Alamat dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	√
C.7.3	<i>Street</i> (Jalan)	√	√
C.7.4	<i>BuildingIdentifier</i> (Nama atau Nomor Gedung)	√	√
C.7.5	<i>SuiteIdentifier</i> (Nama atau Nomor Suite)	√	√
C.7.6	<i>Floor</i> (Lantai)	√	√
C.7.7	<i>DistrictName</i> (Kabupaten atau Kecamatan)	√	√
C.7.8	<i>POB</i> (PO BOX)	√	X
C.7.9	<i>PostCode</i> (Kode Pos)	√	√
C.7.10	<i>City</i> (Kota)	√	√

C.7.11	<i>CountrySubentity</i> (Provinsi)	√	√
C.7.12	<i>AddressFree</i> (Alamat lengkap (opsional, hanya diisi jika format alamat tidak dapat memenuhi format <i>AddressFix</i> ))	√	X
C.7.13	<i>CorrespondentAddress</i> (Alamat korespondensi)	X	√
C.8	<i>Nationality</i> (Kewarganegaraan)	√	X
<b>C.9</b>	<b><i>BirthInfo</i></b> <b>Informasi Kelahiran</b>		
C.9.1	<i>BirthDate</i> (Tanggal Lahir)	√	√
C.9.2	<i>City</i> (Kota Kelahiran)	√	√
C.9.3	<i>CitySubentity</i> (Kabupaten atau Kecamatan kelahiran)	√	X
C.9.4	<i>CountryCode</i> (Kode Negara tempat kelahiran dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	X
C.9.5	<i>FormerCountryName</i> (Nama Negara tempat kelahiran)	√	X
C.9.6	<i>Single Identity/ Single Customer Identification File/ CIF</i> (Nomor profil Pemegang Rekening Keuangan secara terpadu atau nomor lain yang menunjukkan kepemilikan atau keikutsertaan Pemegang Rekening Keuangan)	X	√
	<b>Keterangan Terkait Pemegang Rekening Keuangan yang merupakan Entitas (<i>OrganizationParty Type</i>)</b>		
C.10	<i>ResCountryCode</i> (Kode Negara Domisili Pemegang Rekening Keuangan dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	X
C.11	<i>TIN</i> (Nomor Identitas Wajib Pajak)	√	√
C.11.1	<i>TINissuedBy</i> (Kode Negara yang Menerbitkan Nomor Identitas dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	X

C.12	<i>Name</i> (Nama Pemegang Rekening Keuangan yang merupakan entitas)	√	√
C.12.1	<i>nameType</i> (Jenis Nama Pemegang Rekening Keuangan )	√	X
C.13	<i>legalAddressType</i> (Kode Alamat)	√	X
C.13.1	<i>CountryCode</i> (Kode Negara Alamat dengan format berdasarkan Standar ISO 3166-1 Alpha 2)	√	X
C.13.2	<i>Street</i> (Jalan)	√	√
C.13.3	<i>BuildingIdentifier</i> (Nama atau Nomor Gedung)	√	√
C.13.4	<i>SuiteIdentifier</i> (Nama atau Nomor Suite)	√	√
C.13.5	<i>Floor</i> (Lantai)	√	√
C.13.6	<i>DistrictName</i> (Kabupaten atau Kecamatan)	√	√
C.13.7	<i>POB</i> (PO BOX)	√	X
C.13.8	<i>PostCode</i> (Kode Pos)	√	√
C.13.9	<i>City</i> (Kota)	√	√
C.13.10	<i>CountrySubentity</i> (Provinsi)	√	√
C.13.11	<i>AddressFree</i> (Alamat lengkap (opsional))	√	X
C.13.12	<i>CorrespondentAdress</i> (Alamat korespondensi)	X	√
C.13.13	<i>Single Identity/ Single Customer Identification File/ CIF</i> (Nomor profil Pemegang Rekening Keuangan secara terpadu atau nomor lain yang menunjukkan kepemilikan atau keikutsertaan Pemegang Rekening Keuangan)	X	√
<b>Keterangan Terkait Pengendali Entitas</b>			
C.14	<i>CtrlgPersonType</i> (Kode Pengendali Entitas)	√	X
C.15	<i>ResCountryCode</i> (Kode Negara Domisili Pengendali Entitas dengan format	√	X

	berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )		
C.16	<i>TIN</i> (Nomor Identitas Pengendali Entitas)	√	X
C.16.1	<i>TINIssuedBy</i> (Kode Negara Yang Menerbitkan Nomor Identitas dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )	√	X
<b>C.17</b>	<b><i>Name</i></b> <b>Nama</b>		
C.17.1	<i>PrecedingTitle</i> (Gelar)	√	X
C.17.2	<i>Title</i> (Status)	√	X
C.17.3	<i>FirstName</i> (Nama Depan)	√	X
C.17.4	<i>MiddleName</i> (Nama Tengah)	√	X
C.17.5	<i>NamePrefix</i> (Nama <i>Prefix</i> )	√	X
C.17.6	<i>LastName</i> (Nama Belakang)	√	X
C.17.7	<i>GenerationIdentifier</i> (Identifikasi Generasi)	√	X
C.17.8	<i>Suffix</i> (Gelar Pendidikan)	√	X
C.17.9	<i>GeneralSuffix</i> (Status Umum)	√	X
<b>C.18</b>	<b><i>AddressFix</i></b> <b>Alamat Lengkap</b>		
C.18.1	<i>legalAddressType</i> (Kode Alamat)	√	X
C.18.2	<i>CountryCode</i> (Kode Negara Alamat dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )	√	X
C.18.3	<i>Street</i> (Jalan)	√	X
C.18.4	<i>BuildingIdentifier</i> (Nama atau Nomor Gedung)	√	X
C.18.5	<i>SuiteIdentifier</i> (Nama atau Nomor <i>Suite</i> )	√	X
C.18.6	<i>Floor</i> (Lantai)	√	X
C.18.7	<i>DistrictName</i> (Kabupaten atau Kecamatan)	√	X

C.18.8	<i>POB</i> (PO BOX)	√	X
C.18.9	<i>PostCode</i> (Kode Pos)	√	X
C.18.10	<i>City</i> (Kota)	√	X
C.18.11	<i>CountrySubentity</i> (Provinsi)	√	X
C.18.12	<i>AddressFree</i> (Alamat lengkap (opsional, hanya diisi jika format alamat tidak dapat memenuhi format <i>AddressFix</i> ))	√	X
C.19	<i>Nationality</i> (Kewarganegaraan)	√	X
<b>C.20</b>	<b><i>BirthInfo</i></b> <b>Informasi Kelahiran</b>		
C.20.1	<i>BirthDate</i> (Tanggal Lahir)	√	X
C.20.2	<i>City</i> (Kota Kelahiran)	√	X
C.20.3	<i>CitySubentity</i> (Kabupaten atau Kecamatan kelahiran)	√	X
C.20.4	<i>CountryCode</i> (Kode Negara tempat kelahiran dengan format berdasarkan Standar ISO 3166-1 <i>Alpha 2</i> )	√	X
C.20.5	<i>FormerCountryName</i> (Nama Negara tempat kelahiran)	√	X
C.21	<i>CtrlgPersonType</i> (Kategori Pengendali Entitas)	√	X
	<b>Keterangan Terkait Saldo dan Penghasilan</b>		
C.22	<i>AccountBalance</i> (Saldo atau Nilai Rekening Keuangan)	√	√
C.22.1	<i>CurrCode</i> (Kode Mata Uang saldo atau nilai Rekening Keuangan)	√	√
C.22.2	<i>AccountNameandType</i> (Jenis dan Nama Rekening Keuangan)	X	√
C.22.3	<i>DateMonthYearofOpeningAccount</i> (tanggal, bulan, dan tahun pembukaan Rekening Keuangan)	X	√

<b>C.23</b>	<b>Payment Pembayaran</b>		
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>PaymentAmnt</i> (Kode Mata Uang dari penghasilan yang terkait dengan Rekening Keuangan)	√	√
C.23.4	<i>CurrCode</i> (Kode Mata Uang saldo atau nilai Rekening Keuangan)	√	√

Keterangan:

1. Tanda “√” : Elemen ini merupakan elemen laporan yang berisi informasi keuangan yang harus disampaikan.
2. Tanda “X” : Elemen ini bukan merupakan elemen laporan yang berisi informasi keuangan yang harus disampaikan.

### ATTACHMENT III

DAFTAR LJK, LJK LAINNYA, DAN/ATAU ENTITAS LAIN SERTA RINCIAN INFORMASI KEUANGAN YANG WAJIB DISAMPAIKAN OLEH LJK, LJK LAINNYA, DAN/ATAU ENTITAS LAIN

No	LJK, LJK Lainnya dan/atau Entitas Lain	Informasi Keuangan	Deskripsi Rekening Keuangan	Batasan Saldo atau Nilai Rekening Keuangan	Elemen Data	
					Orang Pribadi	Entitas
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	LJK di sektor Perbankan, meliputi: a. Bank Umum; b. Bank Perkreditan Rakyat; dan c. Bank Syariah.	Simpanan	Merupakan dana yang dipercayakan oleh masyarakat kepada bank berdasarkan perjanjian penyimpanan dana dalam bentuk Giro, Deposito, Sertifikat Deposito, Tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.	a. Orang Pribadi, paling sedikit Rp1.000.000.000,00 (satu miliar rupiah); b. Entitas, tanpa batasan nilai atau saldo minimum.	a. NPWP; b. nama; c. tempat dan tanggal lahir; d. alamat tempat tinggal; e. alamat korespondensi; f. nomor induk kependudukan, surat izin mengemudi, paspor dan/atau nomor dokumen identitas lainnya; g. nomor profil nasabah secara terpadu ( <i>single Customer Identification File/CIF</i> ) atau nomor lain yang menunjukkan	a. NPWP; b. nama; c. alamat entitas terdaftar; d. alamat korespondensi; e. nomor profil nasabah secara terpadu ( <i>single Customer Identification File/CIF</i> ) atau nomor lain yang menunjukkan kepemilikan atau keikutsertaan nasabah; f. jenis dan nama rekening simpanan;

No	LJK, LJK Lainnya dan/atau Entitas Lain	Informasi Keuangan	Deskripsi Rekening Keuangan	Batasan Saldo atau Nilai Rekening Keuangan	Elemen Data	
					Orang Pribadi	Entitas
					kepemilikan atau keikutsertaan nasabah; h. jenis dan nama rekening simpanan; i. tanggal, bulan, dan tahun pembukaan rekening simpanan; j. jenis mata uang rekening simpanan; k. saldo atau nilai rekening simpanan per 31 Desember; dan l. nilai penghasilan yang diperoleh terkait rekening simpanan.	g. tanggal, bulan, dan tahun pembukaan rekening simpanan; h. jenis mata uang rekening simpanan; i. saldo atau nilai rekening simpanan per 31 Desember; dan j. nilai penghasilan yang diperoleh terkait rekening simpanan.
2.	LJK di sektor Pasar Modal, meliputi antara lain: a. perusahaan efek yang mencakup Penjamin Emisi Efek (PEE), Perantara Pedagang Efek (PPE), dan/atau	Efek	Merupakan surat berharga, yaitu surat pengakuan utang, surat berharga komersial, saham, obligasi, tanda bukti utang, Unit Penyertaan kontrak investasi	Tanpa batasan saldo atau nilai minimum.	a. NPWP; b. nama; c. tempat dan tanggal lahir; d. alamat tempat tinggal; e. alamat korespondensi;	a. NPWP; b. nama entitas; c. alamat entitas terdaftar; d. alamat korespondensi; e. nomor rekening efek atau nomor lain yang menunjukkan



No	LJK, LJK Lainnya dan/atau Entitas Lain	Informasi Keuangan	Deskripsi Rekening Keuangan	Batasan Saldo atau Nilai Rekening Keuangan	Elemen Data	
					Orang Pribadi	Entitas
	Manajer Investasi (MI); b. Bank Kustodian; c. Biro Administrasi Efek.		kolektif, kontrak berjangka atas Efek, dan setiap derivatif dari Efek.		f. nomor induk kependudukan, surat izin mengemudi, paspor dan/atau nomor dokumen identitas lainnya; g. nomor rekening efek atau nomor lain yang menunjukkan kepemilikan atau keikutsertaan; h. jenis dan nama rekening efek; i. tanggal, bulan, dan tahun pembukaan rekening efek; j. jenis mata uang rekening efek; k. saldo atau nilai rekening efek per 31 Desember; dan l. penghasilan yang diperoleh terkait dengan rekening efek.	kepemilikan atau keikutsertaan; f. jenis dan nama rekening efek; g. tanggal, bulan, dan tahun pembukaan rekening efek; h. jenis mata uang rekening efek; i. saldo atau nilai rekening efek per 31 Desember; dan j. penghasilan yang diperoleh terkait dengan rekening efek.

No	LJK, LJK Lainnya dan/atau Entitas Lain	Informasi Keuangan	Deskripsi Rekening Keuangan	Batasan Saldo atau Nilai Rekening Keuangan	Elemen Data	
					Orang Pribadi	Entitas
3.	LJK di sektor Perasuransian, meliputi: a. Perusahaan asuransi umum dan syariah; b. Perusahaan asuransi jiwa dan jiwa syariah; c. Perusahaan reasuransi; dan reasuransi syariah.	Kontrak asuransi	Merupakan perjanjian antara dua pihak, yaitu perusahaan asuransi dan pemegang polis, yang menjadi dasar bagi penerimaan premi oleh perusahaan asuransi sebagai imbalan termasuk didalamnya asuransi kesehatan, asuransi jiwa, asuransi kecelakaan diri, dan asuransi dwiguna.	Nilai tunai ( <i>cash value</i> ) tanpa adanya batasan, namun terbatas untuk polis asuransi dengan nilai pertanggungan paling sedikit Rp1.000.000.000,00 (satu miliar rupiah).	a. NPWP; b. nama; c. tempat dan tanggal lahir d. alamat tempat tinggal; e. alamat korespondensi; f. nomor induk kependudukan, surat izin mengemudi, paspor dan/atau nomor dokumen identitas lainnya; g. nomor polis atau nomor lain yang menunjukkan kepemilikan atau keikutsertaan; h. jenis dan nama asuransi; i. tanggal, bulan, dan tahun pembukaan asuransi;	a. NPWP; b. nama entitas; c. alamat entitas terdaftar; d. alamat korespondensi; e. nomor polis atau nomor lain yang menunjukkan kepemilikan atau keikutsertaan; f. jenis dan nama asuransi; g. tanggal, bulan, dan tahun pembukaan asuransi; h. jenis mata uang premi atau kontribusi; i. nilai total tunai Premi atau kontribusi per 31 Desember; dan j. penghasilan yang diperoleh terkait

No	LJK, LJK Lainnya dan/atau Entitas Lain	Informasi Keuangan	Deskripsi Rekening Keuangan	Batasan Saldo atau Nilai Rekening Keuangan	Elemen Data	
					Orang Pribadi	Entitas
					j. jenis mata uang premi atau kontribusi; k. nilai total tunai Premi atau kontribusi per 31 Desember; dan l. penghasilan yang diperoleh terkait dengan premi atau kontribusi.	dengan premi atau kontribusi.
4.	Entitas Lain, meliputi antara lain: 1. Badan Hukum dan non-Badan Hukum di Sektor Perdagangan Berjangka Komoditi, antara lain: a. Pialang Berjangka; b. Pialang Berjangka anggota Kliring Tertentu.	Deposit margin	Merupakan dana yang dipercayakan oleh nasabah kepada Pialang Berjangka berdasarkan suatu perikatan untuk bertransaksi pada perdagangan berjangka komoditi.	Tanpa batasan saldo atau nilai minimum.	a. NPWP; b. nama; c. tempat dan tanggal lahir; d. alamat tempat tinggal; e. alamat korespondensi; f. nomor induk kependudukan, surat izin mengemudi, paspor dan/atau nomor dokumen identitas lainnya; g. nomor rekening deposit margin atau	a. NPWP; b. nama Badan; c. alamat Badan terdaftar; d. alamat korespondensi; e. nomor rekening deposit margin atau nomor lain yang menunjukkan kepemilikan atau keikutsertaan; f. jenis dan nama deposit margin; g. tanggal pembukaan deposit margin;

No	LJK, LJK Lainnya dan/atau Entitas Lain	Informasi Keuangan	Deskripsi Rekening Keuangan	Batasan Saldo atau Nilai Rekening Keuangan	Elemen Data	
					Orang Pribadi	Entitas
					nomor lain yang menunjukkan kepemilikan atau keikutsertaan; h. jenis dan nama deposit margin; i. tanggal pembukaan deposit margin; j. jenis mata uang deposit margin; k. saldo atau nilai tunai deposit margin per 31 Desember; dan l. penghasilan yang terkait dengan deposit margin.	h. jenis mata uang deposit margin; i. saldo atau nilai tunai deposit margin per 31 Desember; dan j. penghasilan yang terkait dengan deposit margin.
	2. Koperasi simpan pinjam.	Simpanan	Merupakan sejumlah uang yang disimpan oleh anggota kepada Koperasi Simpan Pinjam, dengan memperoleh jasa dari Koperasi Simpan Pinjam sesuai perjanjian.	Nilai saldo paling sedikit Rp1.000.000.000,00 (satu miliar rupiah).	a. NPWP; b. nama; c. tempat dan tanggal lahir; d. alamat tempat tinggal; e. alamat korespondensi; f. nomor induk kependudukan, surat	a. NPWP; b. nama; c. alamat entitas terdaftar; d. alamat korespondensi; e. nomor rekening nasabah atau nomor lain yang menunjukkan

No	LJK, LJK Lainnya dan/atau Entitas Lain	Informasi Keuangan	Deskripsi Rekening Keuangan	Batasan Saldo atau Nilai Rekening Keuangan	Elemen Data	
					Orang Pribadi	Entitas
					izin mengemudi, paspor dan/atau nomor dokumen identitas lainnya; g. nomor rekening nasabah atau nomor lain yang menunjukkan kepemilikan atau keikutsertaan nasabah; h. jenis dan nama rekening simpanan; i. tanggal, bulan, dan tahun pembukaan rekening simpanan; j. jenis mata uang rekening simpanan; k. saldo atau nilai rekening simpanan per 31 Desember; dan l. nilai penghasilan yang diperoleh terkait rekening simpanan.	kepemilikan atau keikutsertaan nasabah; f. jenis dan nama rekening simpanan; g. tanggal, bulan, dan tahun pembukaan rekening simpanan; h. jenis mata uang rekening simpanan; i. saldo atau nilai rekening simpanan per 31 Desember; dan j. nilai penghasilan yang diperoleh terkait rekening simpanan.