



中國銀行

BANK OF CHINA

卢森堡分行

LUXEMBOURG BRANCH

卢森堡有限公司

LUXEMBOURG S.A.

## 关于存款收入征税 2003/48/EC 通函

尊敬的先生/女士：

就欧盟存款收入征税条例，现通知您改变如下：

对于居住在欧盟境内（非卢森堡居民）的个人，银行目前收取 35% 的利息税，这可以避免向银行提供所居住国税务部门出具的免交税证明或者避免向所居住国税务部门做信息交换。

从 2015 年 1 月 1 日开始，卢森堡政府宣布结束之前的代缴利息制度，根据欧盟 2003/48/EC 存款收入征税条例，将启动客户信息自动换程序。这也就意味着除卢森堡居民之外的欧盟境内的个人，都在自动信息交换范围之内。从那时起，银行将不再收取 35% 的利息税，但是会将您的信息提交到您所居住国的税务部门。

我们友情提醒您，您有责任来遵守您所居住国的税收义务。

如您对于遵循此种税收条例还有疑问的话，欢迎您随时来电来函咨询。

注：本函内容若与英文版有歧义，一切均以英文版为主。

中国银行卢森堡分行

2014 年 6 月



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### European Council Directive 2003/48/EC on the European taxation of savings income

Dear Madam, Dear Sir,

We would like to inform you of a regulatory change pertaining to the European taxation of savings income which could potentially have an impact on your assets.

Currently, the Bank applies a 35% withholding tax on interest payments to individuals residing in a Member State of the European Union.

Such withholding tax can be avoided by providing the Bank with an exemption certificate from the tax authorities of your Country of residence or with a document empowering the Bank to exchange the information with the tax authorities of your country of residence.

The government of the Grand-Duchy of Luxembourg announced that it intends to put an end to the transitory withholding tax regime and to introduce, from January the 1st, 2015, an automatic exchange of information regime based on the European Savings Directive 2003/48/EC on the taxation of savings income. This means that the automatic exchange of information will apply to interest payments to all individuals residing in another European Member State.

In concrete terms, from the 1st of January, 2015, the Bank will no longer apply a 35% withholding on such interest payments on your account, but will automatically transfer information pertaining to such payments to the tax authorities of your country of residence.

We would therefore like to remind you, to the extent necessary, that it is your responsibility to respect your tax obligations in your country of residence.

If you have any questions on such tax obligations and/or on your compliance with such obligations, we recommend that you clarify your situation at your earliest convenience.

Sincerely yours,

BANK OF CHINA LUXEMBOURG BRANCH

JUNE, 2014