

OECD CRS and U.S. FATCA Self-Certification Form for Individuals (including sole proprietorships)

If you are not an individual or sole proprietorship, then you should not use this form and instead use the self-certification form for entities.

Why am I completing this form?

We are required by the OECD Common Reporting Standard (“CRS”) regulations to collect and report certain information about an Account Holder’s tax residence. Each jurisdiction has its own rules for defining tax residence.

For the purposes of the U.S. Foreign Account Tax Compliance Act (“FATCA”), we are required to determine whether our Account Holders are U.S. Persons.

For more information on tax residence, please consult your tax advisor. Our staff are unable to assist in the completion of this form. Please refer to the definitions in Appendix A.

If the Account Holder’s tax residence is located outside the country where the financial account is held, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to the national tax authorities or regulators or the Internal Revenue Service (“IRS”) and they may further exchange this information with competent authorities and/or regulators of other jurisdiction(s) or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

Does this form expire?

This form will remain valid unless there is a change in circumstances relating to the Account Holder’s tax status or other mandatory fields included on this form. You must notify us of a change in circumstances, within a maximum period of 30 days from the date of such change, that makes the information in this self-certification incorrect or incomplete and provide an updated self-certification form.

We may request that you submit additional documentation that supports the OECD CRS and U.S. FATCA declarations made in this self-certification form.

We therefore request you to complete all Parts of this self-certification form, as they are all mandatory and sign this form below in PART 4.

PART 1: Identification of Account Holder (in BLOCK CAPITALS)

Title: Mr. Mrs Ms Miss

Family Name / Surname:

First Name:

Middle Name:

Date of Birth:

Place of Birth:
City Country

Current Residential Address

(House/Apartment, Number, Street)

Town/ City:

Country:

Postal/ Zip Code:

Mailing Address (Please only complete if different from Residential Address)

(House/Apartment, Number, Street)

Town/ City:

Country:

Postal/ Zip Code:

PART 2: Jurisdiction of Residency for Tax Purposes (CRS) (in BLOCK CAPITALS)

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country/Reportable Jurisdiction indicated.

If the Account Holder is tax resident in more than three countries/jurisdictions, please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason A, B or C:

- Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents.
- Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason).
- Reason C – No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

Table A			
No.	Country / Jurisdiction of tax residence (no abbreviations)	TIN (Taxpayer Identification Number e.g. Social Security Number)	If no TIN is available, please enter Reason A, B or C
1			
2			
3			

Please explain in the following boxes why the Account Holder is unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

I declare I am **ONLY** a Tax Resident in the jurisdiction(s) listed above in Table A, even if the Bank has collected and holds addresses in other jurisdictions that are not listed above:

Yes No

If you have ticked no, please provide a reason for this in the following box:

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PART 3: Jurisdiction of Citizenship (U.S. FATCA) (in BLOCK CAPITALS)

- I **am** a U.S. Person for tax purposes and my U.S. Taxpayer Identification Number (*e.g. TIN, social security number*) is:

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- I am **not** a U.S. Person for tax purposes.

PART 4: Declaration and Signature (in BLOCK CAPITALS)

I hereby certify that the information I have provided in this form is true, correct and complete in all respects. I confirm that I have provided the information in this document willingly without advice or help from the Bank.

I understand that providing false information, withholding relevant information or responding in a misleading way, may result in rejection of my application or other appropriate action taken against me. I further certify that, if any information provided on this form changes, I will inform you within 30 days of such a change.

I hereby consent to the Bank using, processing, reporting and transferring information about me, my relationship with the Bank (including information about my accounts and other banking products related to the accounts) and my financial affairs to any governmental authority (e.g. tax authorities, ministries, central banks, regulators) or third party as may be required by, or in connection with, any law, regulation or agreement with any governmental authority in the country where the Bank maintains my accounts (which may then pass that information to the tax authorities in another country) or in other countries (such as the United States) as may be required by the foregoing.

Note: In the case of joint account holders, each Account Holder must complete a separate form.

Print Name: _____

Signature: _____

Date: DD / MM / YYYY

Note: If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a copy of the power of attorney.

Capacity:

APPENDIX A: Definitions

“Account Holder” Under CRS – means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partners in the partnership. 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, and such other person is treated as holding the account.

“Account Holder” Under U.S. FATCA – 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 this Agreement, and such other person is treated as holding the account. For purposes of the immediately preceding sentence, the term “Financial Institution” does not include a Financial Institution organized or incorporated in a U.S. Territory. 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.

“Entity” means a legal person or a legal arrangement, such as a corporation, organization, partnership, trust or foundation.

“Financial Account” is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Reportable Jurisdiction” is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list. This defined term only applies for the OECD CRS.

“TIN” (including “functional equivalent”) means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD website. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for Entities, a Business/company registration code/number.

“U.S. Person” means a U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof, a trust if (i) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States.