

CRS Self-Certification – Individual



Introduction

The automatic exchange of financial account information (AEOI) regime is based on the Common Reporting Standard (CRS), an internationally agreed standard developed by the Organisation of Economic Co-operation and Development (OECD) to combat tax evasion. AEOI refers to the regular exchange of financial account information between jurisdictions, the purpose of which is to deter and detect tax evasion by taxpayers through the use of offshore bank accounts.

Sterling Bank Plc must comply with the relevant requirements in all countries or jurisdictions in which Sterling bank Plc operates and AEOI requirements are in effect.

In order to comply with the relevant requirements to enable AEOI, Sterling Bank Plc must collect certain information and/or documentation from clients to establish their tax residence and (if applicable) classification status. In certain circumstances, Sterling Bank Plc may be required to report this information to relevant tax authorities. This information then may be exchanged or reported to relevant tax authorities in other countries or jurisdictions, in accordance with applicable law.

This is a Self-Certification that Sterling bank Plc is requesting you to complete to establish your tax residence and (if applicable) classification status.

The Self-Certification and explanatory notes are not a substitute for understanding AEOI under CRS. The Bank does not, and cannot, provide tax or legal advice. If you have any questions about this Self-Certification, AEOI under CRS, please consult your tax, legal, or other professional advisor.

Please complete this Self-Certification if you are an individual (including a sole proprietor) Account Holder. An "Account Holder" may include an individual who is a settlor or beneficiary of a trust administered by a professional corporate trustee or a trust company. For further information, refer to the definition of "Account Holder" on page 4.

For joint or multiple Account Holders, use a separate Form for each Account Holder. If you are providing a Self-Certification for an entity account holder or are a Controlling Person of an entity account holder, do not use this Self-Certification. Instead, fill in the 'CRS Self-Certification – Entity'.

Please complete Parts 1 to 3 in BLOCK LETTERS and read the Instructions on how to complete this Self-Certification and Definitions on page 4.

Part 1 Identification of Individual Account Holder

A) Name of Controlling Person	B) Date of Birth
Title:	DD-MM -YYYY:
Surname(s):	C) Place of Birth
First or Given Name:	Town or City of Birth:
Middle Name(s):	Country/Jurisdiction of Birth:
D) Current Residence Address	E) Mailing Address (complete only if different from Section D)
Address Line 1:	Address Line 1:
Address Line 2:	Address Line 2:
City/Town:	City/Town:
Province/State/County:	Province/State/County:
Postal Code/ZIP Code:	Postal Code/ZIP Code:
Country/Jurisdiction:	Country/Jurisdiction:
F) Gender*	G) Country/Jurisdiction of Citizenship*
Male	
Female	H) Identification Number*

Part 2 Tax Residence Information

Please complete the following table indicating (i) the country/jurisdiction where the Account Holder is resident for tax purposes and (ii) the Account Holder's Taxpayer Identification Number or functional equivalent (hereafter referred to as TIN) for each country/jurisdiction indicated. If the Account Holder is a resident for tax purposes in more than three countries/jurisdictions, please use a separate sheet. All countries/jurisdictions of tax residence must be included, regardless of whether the country/jurisdiction has an IGA or has adopted the CRS.

If no TIN or functional equivalent is provided, please indicate Reason A, B or C where appropriate:

- Reason A: Country/Jurisdiction does not issue TINs to its residents.
- Reason B: Country/Jurisdiction issues TINs, but the Account Holder is unable or not required to obtain a TIN (please explain why the Account Holder is unable or not required to obtain a TIN).
- Reason C: No TIN is required. Country/Jurisdiction issues TINs but the country/jurisdiction does not require Financial Institutions to collect TINs from its residents.

More details are available in the Instructions to this Self-Certification.

No.	Country or Jurisdiction of Tax Residence	Tax Identification Number [TIN]	If no TIN is provided, indicate Reason A, B or C
1.			
2.			
3.			

If Reason B is selected above, explain why the Account Holder is unable or not required to obtain a TIN below

Part 3 Declaration and Signature

I understand that the information supplied by me is subject to the terms and conditions governing the account(s) maintained with **Sterling Bank Plc** to which this Self-Certification relates.

I acknowledge that the information contained in this Self-Certification and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this/these account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which this Account Holder may be a tax resident, pursuant to a bilateral or multilateral agreements between governments to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this Self-Certification relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to notify the recipient of this Self-Certification within 30 days of any change in circumstances which affects the tax residency status of the Account Holder or which causes the information contained herein to become incorrect, and to submit a suitably updated Self-Certification and Declaration within 30 days of such change in circumstances and to provide any additional information as may be required by Sterling Bank Plc and/or applicable law.

Sign Here



Signature of Account Holder (or individual authorised to sign for the Account Holder)

Print Full Name Date

(DD-MM-YYYY)

Capacity of the individual authorised to sign for the Account Holder

Company Stamp*

Please note that in providing this Self-Certification, a statement that is false, misleading, or incorrect may be regarded as an offence and, therefore may be subject to penalties under relevant law or regulation.

Instructions

Part 1 Identification of Individual Account Holder

A) Name of the Individual who is the Account Holder#: Enter the full name of the individual identified as the Account Holder#. This is a mandatory field.

B) Date of Birth: Enter the Account Holder's date of birth. Use the following format to input the Account Holder's information DD-MM-YYYY. This is a mandatory field.

C) Place of Birth: Enter the Account Holder's place of birth by including the town, city, and country or jurisdiction of birth, where applicable. This is a mandatory field.

D) Current Residence Address: Enter the Account Holder's current residence address. This is a mandatory field.

E) Mailing Address: Enter the Account Holder's mailing address only if it is different from the Current Residence Address.

F) Gender*: Check the relevant box indicating the Account Holder's gender.

G) Country(ies)/Jurisdiction(s) of Citizenship*: Enter the Account Holder's country(ies) or jurisdiction(s) of citizenship. In the case of multiple countries or jurisdictions of citizenship, all citizenships must be listed. If the Account Holder is a U.S. citizen, a Form W-9 must be provided in addition to this Self-Certification.

H) Identification Number*: Enter the Account Holder's identification number.

Part 2 Tax Residence Information

Please complete the table indicating (i) the country(ies)/jurisdiction(s) where the Account Holder is/are Resident for tax purposes and (ii) the Account Holder's TIN for each country/jurisdiction indicated. Please refer to the **Definitions** provided in this Self-Certification for an explanation on "Resident for tax purposes".

The requirement to pay tax in a particular country/jurisdiction does not necessarily signify tax residence in that country/jurisdiction; it is possible to have to pay tax in a country/jurisdiction in which one is not tax resident, and not to have to pay tax in a country in which one is tax resident. Whether a person is tax resident in a particular country/jurisdiction depends on whether that person meets the definition of a tax resident under the tax laws of that country/jurisdiction. For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>.

If a TIN is unavailable, please indicate only one of the following reasons:

Reason (A): Country/Jurisdiction does not issue TINs.

Reason (B): Country/Jurisdiction issues TINs and requires Financial Institutions to collect TINs, but the Account Holder is unable or not required to obtain a TIN. Please provide an explanation as to why the Account Holder is unable or not required to obtain a TIN in the table.

Reason (C): No TIN is required. Country/Jurisdiction issues TINs but the country/jurisdiction does not require Financial Institutions to collect TINs from its residents. This is a mandatory field.

Part 3 Declaration and Signature

Declaration and Signature: The Self-Certification must be signed and dated by the Account Holder. If this Self-Certification is completed by an Individual authorised to sign on behalf of the Account Holder, please indicate the capacity in which the authorised Individual is signing the Self-Certification. This is a mandatory field.

Capacity: An Individual authorised to sign on behalf of the Account Holder must state the capacity in which they are signing. If this Self-Certification is completed by an agent acting under a duly authorised power of attorney, the Form must be accompanied by the power of attorney in proper Form specifically authorising the agent to represent the Account Holder in making, executing and presenting the Self-Certification. If the Self-Certification is completed by the Account Holder, leave the field blank.

Definitions

The following is a non-exhaustive list of selected terms that is intended as a guide to assist you in completing this Self-Certification. Should you have any questions, please contact your tax, legal, and/or other professional advisor.

• **Account Holder:** The term 'Account Holder' means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

Subject to applicable regulations and guidance, an Account Holder may include an individual who is a settlor, beneficiary, protector, or other person holding an equity or debt interest of a trust administered by a professional corporate trustee or a trust company, i.e., a trustee that, as its primary business, invests, administers, or manages the assets for trusts (or other customers). An 'equity interest' may be considered to be held in the case of a trust that is a Financial Institution, 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.

• **Financial Account:** A Financial Account is an account maintained by a Financial Institution and is either a depository account, a custodial account, an equity and debt interest in certain investment entities, a cash value insurance contract, or an annuity contract.

• **Participating Jurisdiction:**

A jurisdiction –

(i) with which an agreement is in place pursuant to which it will provide the specified information under CRS as required on the automatic exchange of financial account information, and

(ii) which is identified in a published list.

• **Reportable Account:** A Reportable Account is a Financial Account that is maintained by a Reporting Financial Institution and that, pursuant to due diligence procedures consistent with CRS, FATCA and any applicable IGA, has been identified as an account that is held by one or more persons that are U.S. Persons or Reportable Persons with respect to another Jurisdiction or by a Passive NFE with one or more Controlling Persons that are U.S. Persons or Reportable Persons with respect to another Jurisdiction.

• **Reportable Jurisdiction:** A Reportable Jurisdiction is a Participating Jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

• **Reportable Person:** A Reportable Person is an Individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. A Reportable Person may include 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 a trust that is a Financial Institution. Dual resident individuals may rely on tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

• **Resident for tax purposes:** Each country/jurisdiction has its own rules for defining tax residence, and certain countries/jurisdictions have provided information on how to determine whether an individual is tax resident in the country/jurisdiction on the OECD automatic exchange of information portal. For additional information on tax residence, please talk to your legal, tax, or other professional advisor or refer to the OECD automatic exchange of information portal on tax residency: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>.

• **Taxpayer Identification Number (TIN):** TIN 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 . Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a 'functional equivalent'). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

• **U.S. Person:** A U.S. Person is defined in section 7701(a) (30) of the U.S. Internal Revenue Code and includes an individual who is a citizen or resident of the U.S.