

## Guidance for Financial Institutions Requesting the Form

The Following pages contain an example of a form that could be used to collect data from individual customers and clients in relation to the CRS.

This form has been devised following the input of various industry experts on CRS, as an example, as to what could be used in order to attempt to create some market consistency and assist Financial Institutions in developing validation systems.

This is an example of the type of form that could be used by a Financial Institution. It should not be seen as a mandatory form.

Each Financial Institution is free to use its own form, but as a minimum a Financial Institution should collect the mandatory data detailed in the CRS commentary in accordance with local rules and guidance. Each Financial Institution also may need to modify this form based on local rules. For example, if the Account Holder is not reportable, it may not be required or permissible to collect the tax identifying number or the date of birth, unless local rules permit the collection of that information under the “wider approach”. If a Financial Institution is not permitted to collect tax identifying number and date of birth with respect to jurisdictions that are not reportable, it may be required to re-document account holders as new jurisdictions are added to the list of Reportable Jurisdictions.

In addition, in some jurisdictions certain Financial Institutions may be required to collect the Account Holder’s place of birth. In other jurisdictions or for other Financial Institutions, it may not be required, or not legally permissible, to collect this information, and in this case the place of birth fields should be deleted. If place of birth is required to be collected, the Financial Institution must collect both the city or town and the country of birth.

Fields marked with a \* are mandatory, subject to variations in local rules, as discussed above. Financial Institutions may also be able to collect the information required to be reported in another way (i.e., other than on the self-certification). For a self-certification to be valid, however, it generally must contain the Account Holder’s (i) name, (ii) residence address, (iii) jurisdiction(s) of residence for tax purposes, (iv) tax identifying number for each Reportable Jurisdiction, and (v) date of birth. Jurisdictions adopting the wider approach may require that the self-certification include a tax identifying number for each jurisdiction of residence (rather than for each Reportable Jurisdiction).

In Part 3 a Financial Institution should choose the time-limits applicable to its own procedures, (for example “30 days”). In Part 3, please also note that the CRS does not require a Financial Institution to collect a certified copy of the power of attorney; the form includes this language as optional on the part of the Financial Institution.

If a Financial Institution requests the form due to a change in circumstances or because indicia of reportable status is associated with the account, the Financial Institution may be required to obtain Documentary Evidence (as defined in the CRS and Commentary) that (i) confirms that the Account Holder is resident in a jurisdiction other than the relevant Reportable Jurisdiction; (ii) contains a current residence address outside the relevant Reportable Jurisdiction; or (iii) is issued by an authorised government body of a jurisdiction other than the relevant Reportable Jurisdiction.

If a Financial Institution knows or has reason to know that a self-certification is incorrect, it is expected that in the course of the account opening procedures the Reporting Financial Institution would obtain either *(i)* a valid self-certification, or *(ii)* a reasonable explanation and documentation (as appropriate) supporting the reasonableness of the self-certification (and retain a copy or a notation of such explanation and documentation).

EXAMPLE FORM

**Please read these instructions before completing the form.**

*[Insert: applicable national regulations or text “Regulations based on the OECD Common Reporting Standard (“CRS”)” require [insert “Financial Institutions” or insert the individual Financial Institution’s name] to collect and report certain information about an account holder’s tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website: [OECD AEOI Portal]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form. For more information on tax residence, please consult your tax adviser or the information at the [OECD automatic exchange of information portal](#).*

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside *[insert : name of country or following text “the country/jurisdiction where the FI is maintaining the account is located”]*, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to *[insert: name of local tax authorities (e.g. HMRC) or text” the tax authorities in the country where the FI is located”]* and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

You can find summaries of defined terms such as an account holder, and other terms, in the Appendix.

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder’s tax status or other mandatory field information, that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.

This form is intended to request information consistent with local law requirements.

**Please fill in this form if you are an individual account holder, sole trader or sole proprietor.**

For joint or multiple account holders, use a separate form for each individual person.

Where you need to self-certify on behalf of an entity account holder, do not use this form. Instead, you will need an “*Entity tax residency self-certification*.” Similarly, if you are a controlling person of an entity, please fill in a “*Controlling person tax residency self-certification form*” instead of this form.

**If you are filling in this form on behalf of someone else.**

Please tell us in what capacity you are signing in Part 3.

For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.

A legal guardian should complete the form on behalf of an account holder who is a minor.

**As a financial institution, we are not allowed to give tax advice.**

Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the [OECD automatic exchange of information portal](#).

**Individual tax residency self-certification FORM** *-(please complete parts 1-3 in BLOCK CAPITALS)*

**Part 1 – Identification of Individual Account Holder**

**A. Name of Account Holder:**

Family Name or Surname(s): \*

Title:

First or Given Name: \*

Middle Name(s):

**B. Current Residence Address:**

Line 1 *(e.g. House/Apt/Suite Name, Number, Street, if any)\**

Line 2 *(e.g. Town/City/Province/County/State)\**

Country:\*

Postal Code/ZIP Code (if any):\*

**C. Mailing Address:** *(please only complete if different to the address shown in Section B)*

Line 1 *(e.g. House/Apt/Suite Name, Number, Street)*

Line 2 *(e.g. Town/City/Province/County/State)*

Country:

Postal Code/ZIP Code:

**D. Date of Birth\*** *(dd/mm/yyyy)*

**E. Place of Birth**

Town or City of Birth \*

Country of Birth\*

**Part 2 – Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number\* (“TIN”) (See Appendix)**

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder’s TIN for each country/jurisdiction indicated. Countries/Jurisdictions adopting the wider approach may require that the self-certification include a tax identifying number for each country/jurisdiction of residence (rather than for each Reportable Jurisdiction).

*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** where indicated below:

**Reason A** - The country/jurisdiction where the Account Holder is resident 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)

	Country/Jurisdiction of tax residence	TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

*Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.*

1	
2	
3	

### Part 3 – Declarations and Signature\*

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with *[the Financial Institution/insert FI's name]* setting out how *[that Financial Institution /insert FI's name]* may use and share the information supplied by me.

I acknowledge that the information contained in this form 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 account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements 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 form 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 advise *[the Financial Institution/insert FI's name]* within *[XX]* days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide *[the Financial Institution that maintains the account/FI's name]* with a suitably updated self-certification and Declaration within *[up to XX]* days of such change in circumstances.

Signature: \*

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Print name: \*

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Date:\*

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**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 certified copy of the power of attorney.

Capacity: \*

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## Appendix – Summary Descriptions of Select Defined Terms

**Note:** These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS”), the associated Commentary to the CRS, and domestic guidance. This can be found at the [OECD automatic exchange of information portal](#).

If you have any questions then please contact your tax adviser or domestic tax authority.

**“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.

**“Controlling Person”** This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). **If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person tax residency self-certification” form should be completed instead of this form.**

**“Entity”** The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

**“Financial Account”** A 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.

**“Participating Jurisdiction”** A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

**“Reportable Account”** The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person

**“Reportable Jurisdiction”** A 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.

**“Reportable Person”** A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

**“TIN” (including “functional equivalent”)** The term “TIN” 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 automatic exchange of information portal](#).

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.

EXAMPLE FORM