

FOR BANK USE ONLY												
Date	DD / MM / YYYY						BRN					
Account No.												

## Individual Tax Residency Self-Certification Form Common Reporting Standard (CRS)

### CUSTOMER INSTRUCTIONS

Please read these instructions carefully before completing the form

All fields are mandatory to be filled. Please fill the form in BLOCK LETTERS

#### INTRODUCTION

Regulations based on the Organisation for Economic Co-operation and Development's ("OECD") Common Reporting Standard ("CRS") require The Bank Saderat Iran ("BSI") 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:

<http://www.oecd.org/tax/automatic-exchange/>

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside the U.A.E., 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 and this may then be shared with tax authorities of different countries.

This form will remain valid unless there is a change in circumstances relating to information. If your circumstances change and any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated self-certification.

If you are filling this form on behalf of someone else, please ensure that you let them know that you have done so and tell us in what capacity you are signing under "Declaration and Signature". 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.

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 or provide W8 BEN and Certificate of Loss of Nationality.

**This form is intended to request information consistent with local law requirement. As a financial institution, we are not allowed to give tax advice.**

#### PERSONAL INFORMATION

Customer Name	as in the Passport		
Country of Birth		Date of Birth	DD-MM-YYYY
Place of Birth			
Address Details	Current Residence Address	Mailing Address (complete only if different from Residence Address)	
Address Line 1			
Address Line 2			
City/Town			
Province/State			
Postal Code/ZIP Code			
Country/Jurisdiction			
Country			

## COUNTRY OF TAX RESIDENCE

Please complete the following table indicating:

- (i) Where the Account Holder is a tax resident;
- (ii) The Account Holder's TIN for each country/Jurisdiction indicated.

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

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

**Reason A** - The country/Jurisdiction 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).

S.No.	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			

## DECLARATION 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 BSI setting out how BSI 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/ Jurisdiction in which the Account Holder may be a tax resident pursuant to intergovernmental agreement to exchange financial Account information.

I hereby declare and confirm that the information provided above and (if applicable) the W9/W8 form is true, accurate and complete. I hereby authorize the BSI or any of its subsidiaries or affiliates ("BSI") to disclose all information it holds about me or any of my current or future accounts with BSI to UAE regulatory authorities and/or with any other regulatory authorities as required by UAE law. I undertake to promptly update BSI in writing as and when there is any change in information provided herein.

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 BSI within 30 days of any change in circumstances which affects the tax residency status of the individual identified in this form or cause the information contained herein to become incorrect or incomplete, and to provide the BSI with a suitably updated self-certification and Declaration within up to 60 days of such change in circumstances.

Full Name:  
(Name as per Passport)

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 attach the power of attorney (Attested by Competent authority) as well.

Capacity:  
(Self, Shareholder, POA, Guarantor)

Customer's Signature \_\_\_\_\_

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Signature(s) verified by

Authorised by

**SUMMARY DESCRIPTION OF DEFINED TERMS**

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 advisor or domestic tax authority.

**"Account Holder"** the terms "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 intermediary, or as 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-Certificate" form should be completed instead of this form.**

**"Entity"** the term "Entity" means a legal arrangement, such as a corporation, organization, 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 the 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 is used to identify the individual or Entity for the purpose 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 utilize 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.