

CONTROLLING PERSON TAX RESIDENCY SELF-CERTIFICATION Form Instructions

Please read these instructions before completing the form.

The Income Tax (Automatic Exchange of Financial Account Information) Rules 2016, Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) require MUFG Bank (Malaysia) Berhad to collect and report certain information about an account holder's tax residence. Each jurisdiction has its own rules for defining tax residence. In general, tax residence is the country in which you live. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. For more information on tax residence, please consult your tax adviser or the information at the following link:

<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

If your tax residence (or the entity account holder, if you are completing the form on their behalf) is located outside Malaysia, 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 Inland Revenue Board of Malaysia 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 definitions of who is classified as an account holder, and other terms, in the Appendix (page 7).

All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s). Information in fields/parts marked with an asterisk (*) are required to be reported by MUFG Bank (Malaysia) Berhad to the Inland Revenue Board of Malaysia.

This form will remain valid unless there is a change in circumstances relating to the Controlling Person's tax status or other mandatory fields included on this form. You must notify us of any change in circumstances that makes the information in this self-certification incorrect or incomplete and provide an updated self-certification.

Please fill in this form if the account holder is a Passive NFE (i.e. a Non-Financial Entity that is not an Active Non-Financial Entity, or an Investment Entity that is managed by another Financial Institution and located in a Non-Participating Jurisdiction).

For joint or multiple controlling persons, each controlling person needs to fill a separate form.

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're an individual account holder or sole trader then please complete an "*Individuals Tax residency self-certification*."

If you are a US Person under US Internal Revenue Service ('IRS') regulations, you may also need to fill in an IRS W-9 form.

If you're filling in this form on behalf of a controlling person, please tell us in what capacity you're signing in Part 5.

For example you may be the Passive NFE Account holder, or completing the form under a power of attorney.

As a financial institution, we are not allowed to give tax advice, if you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or domestic tax authority.

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 at the following link:

<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>.

Separately, you can also find more information on the Inland Revenue Board of Malaysia's portal at the following link:

http://www.hasil.gov.my/bt_goindex.php?bt_kump=6&bt_skum=2&bt_posi=1&bt_unit=2&bt_sequ=1&bt_lgv=2.

Self-Certification – Controlling Person

Please complete Part A – F in BLOCK CAPITALS.

Part A Identification of Controlling Person

1) Name of Controlling Person

Title(e.g. Mr, Mrs, Ms, Miss)	
Last Name or Surname *	
First or Given Name *	
Middle Name(s)	

2) Current Residence Address

Line 1 (e.g. Suite, Floor, Building, Street, District)	
Line 2 (City) *	
Line 3 (e.g. Province, State)	
Country *	
Post Code/ZIP Code*	

3) Mailing Address (Complete if different to the current residence address)

Line 1 (e.g. Suite, Floor, Building, Street, District)	
Line 2 (City)	
Line 3 (e.g. Province, State)	
Country	
Post Code/ZIP Code	

4) Date of Birth * (dd/mm/yyyy)

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5) Place of Birth

Town/City	
Province/State	
Country	

6) Telephone Number (with country code)* – primary

Telephone Number (with country code) – secondary

Part B Entity Account Holder(s) of which you are a controlling person

Enter the legal name of the relevant entity account holder(s) of which you are a controlling person.

Entity	Name of the Entity Account Holder
(1)	
(2)	
(3)	

Part C FATCA Self Certification*

Please check “√” Yes or No for each of the following questions:	Yes	No
1. Are you a US Citizen?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you hold a US Permanent Resident Card (Green Card)?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you a US Resident?	<input type="checkbox"/>	<input type="checkbox"/>
4. Please tick one of the following:		
<input type="checkbox"/> Non-US Person - if you have ticked “No” to all three questions above		
<input type="checkbox"/> US Person - if you have ticked “Yes” to any of the questions 1 – 3 above and please fill up US TIN in Part D below.		

Part D Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent (“TIN”)*

Are you **ONLY** a Malaysian Tax Resident?

YES (please proceed to Part E)

NO (please complete the table below)

Complete the following table indicating (a) the jurisdiction of residence (also include local tax residencies such as Malaysia in case you are a tax resident of Malaysia) where the controlling person is a **resident for tax purposes** and (b) the controlling person’s TIN for each jurisdiction indicated. Indicate **all** (not restricted to five) the jurisdictions of residence.

For example, if the account holder is a tax resident of Malaysia, the TIN is the Income Tax Number. For the other format of TIN, please make reference to the following portal at:

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>

If the Controlling Person is tax resident in more than five countries/jurisdictions, please use a separate sheet.

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

Reason A – The jurisdiction where the controlling person is a resident for tax purposes does not issue TINs to its residents.

Reason B – The controlling person is unable to obtain a TIN or equivalent number. Explain why the controlling person is unable to obtain a TIN if you have selected this reason.

Reason C – TIN is not required. Select this reason only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.

(a) Jurisdiction of Tax Residence	(b) TIN	(c) Enter Reason A, B or C if no TIN is available TIN	(d) Explain why the account holder is unable to obtain a TIN if you have selected Reason B
(1)			
(2)			
(3)			
(4)			
(5)			

Part E Type of Controlling Person

Tick the appropriate box to indicate the type of controlling person for each entity stated in Part B.

Type of Entity	Type of Controlling Person	Entity (1)	Entity (2)	Entity (3)
Legal Person	Individual who has a controlling ownership interest (i.e. not less than 25% of issued share capital)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Individual who exercises control/is entitled to exercise control through other means (i.e. not less than 25% of voting rights)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Individual who holds the position of senior managing official/ exercises ultimate control over the management of the entity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust	Settlor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Trustee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Protector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Beneficiary or member of the class of beneficiaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Other (e.g. individual who exercises control over another entity being the settlor/trustee/protector/beneficiary)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal Arrangement other than Trust	Individual in a position equivalent/similar to settlor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Individual in a position equivalent/similar to trustee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Individual in a position equivalent/similar to protector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Individual in a position equivalent/similar to beneficiary or member of the class of beneficiaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Other (e.g. individual who exercises control over another entity being equivalent/similar to a settlor/trustee/protector/beneficiary)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part F Declarations and Signature

I acknowledge and agree that (i) the information contained in this form is collected and may be kept by MUFG Bank (Malaysia) Berhad for the purpose of automatic exchange of financial account information, and (ii) such information and information regarding the controlling person and any Reportable Account(s) may be reported by MUFG Bank (Malaysia) Berhad to the Inland Revenue Board of Malaysia and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes pursuant to the legal provisions for exchange of financial account information provided under the Income Tax (Automatic Exchange of Financial Account Information) Rules 2016, Foreign Account Tax Compliance Act (FATCA), Common Reporting Standard (CRS) and intergovernmental agreements to exchange financial account information.

I certify that I am the controlling person / I am authorized to sign for the controlling person# of all the account(s) held by the entity account holders(s) to which this form relates.

I undertake to advise MUFG Bank (Malaysia) Berhad of any change in circumstances which affects the tax residency status of the individual identified in Part A of this form or causes the information contained herein to become incorrect or incomplete, and to provide MUFG Bank (Malaysia) Berhad with a suitably updated self-certification form within 30 days of such change in circumstances.

I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.

Signature*

Print Name*

Date (dd/mm/yyyy)*

Indicate the capacity if you are not the individual identified in Part A. If signing under a power of attorney, attach a certified true copy of the power of attorney.

Capacity*

***Compulsory**

Bank's Internal Use

CMF No	
Account No	

Business (CBD/IB/ICBU/IBW) to confirm all information in this form are in order

Maker	HOD

Appendix – Controlling Person self-certification

The Income Tax (Automatic Exchange of Financial Account Information) Rules 2016 has come into effect and provide the legal framework for implementing the Standard for Automatic Exchange of Financial Account Information (“AEOI”) in Malaysia.

Inland Revenue Board of Malaysia also issued “Guidance Notes on Compliance Requirements for Malaysia-US IGA” on 15 March 2015 on compliance requirements under United States’ Foreign Account Tax Compliance Act (FATCA).

The following are selected definitions from the Standard for Automatic Exchange of Financial Account Information in Tax Matters (“the Standard”) issued by the Organisation for Economic Co-operation and Development and Malaysia-US IGA Guidance Notes issued by Inland Revenue Board of Malaysia to assist you with the completion of this form. All references to a particular section or schedule, unless otherwise specified herein, is referring to the Standard.

Further details on the Income Tax (Automatic Exchange of Financial Account Information) Rules 2016 and the AEOI can be found at the following link:

http://www.hasil.gov.my/bt_goindex.php?bt_kump=6&bt_skum=2&bt_posi=1&bt_unit=2&bt_sequ=1&bt_lgv=2
<http://www.oecd.org/tax/transparency/automatic-exchange-of-information/>

WARNING: It is an offence under section 113A of the Income Tax Act 1967 if any person, in making a self-certification, makes or gives any incorrect information in a material particular on behalf of himself or another person. A person who commits the offence is liable on conviction to a fine not less than RM20,000 and not more than RM100,000 or imprisonment for a term not exceeding 6 months or to both.

Definitions

“**Account Holder**” is 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, intermediary, or 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.

“**Active NFE**” (CRS) is any Non-Financial Entity (“NFE”) that meets any of the criteria listed below. In summary, those criteria refer to:

- a) active NFEs by reason of income and assets;
- b) publicly traded NFEs;
- c) Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- d) holding NFEs that are members of a nonfinancial group;
- e) start-up NFEs;
- f) NFEs that are liquidating or emerging from bankruptcy;
- g) treasury centres that are members of a nonfinancial group; or
- h) non-profit NFEs.

An entity will be classified as Active NFE if it meets any of the following criteria:

- a) less than 50% of the NFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar

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year or other appropriate reporting period are assets that produce or are held for the production of passive income;

- b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- c) the NFE/NFFE is a governmental entity, an international organization, a central bank, or an Entity wholly owned by one or more of the foregoing;
- d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- e) the NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
- f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- g) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- h) the NFE meets all of the following requirements (a “non-profit NFE”):
 - i. it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
 - ii. it is exempt from income tax in its jurisdiction of residence;
 - iii. it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - iv. the applicable laws of the NFE’s jurisdiction of residence or the NFE’s formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or noncharitable Entity other than pursuant to the conduct of the NFE’s charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
 - v. the applicable laws of the NFE’s jurisdiction of residence or the NFE’s formation documents require that, upon the NFE’s liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE’s jurisdiction of residence or any political subdivision thereof.

Active Non-Financial Foreign Entity (FATCA) means any NFFE that meets any one of the following criteria:

- a) Active NFFE by reason of income and assets:

Less than 50% of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is Passive Income and less than 50% of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period were assets that produce or are held for the production of passive income;

- b) Publicly Listed Company or a Related Entity of a Public Listed Company:

The share of the NFFE is regularly traded on an established securities market or the NFFE is a Related Entity of an entity, the share of which is regularly traded on an established securities market;

- c) The NFFE is incorporated in a US Territory and all the owners of the payee are bona fide residents of that US Territory;

- d) Non-US government / Government of a US Territory / International Organisation / Non-US Central Bank:

The NFFE is a non-US government, a political subdivision of such non-US government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a US Territory, an international organisation, a non-US Central Bank of issue, or an entity wholly-owned by one or more of the foregoing;

- e) Holding NFFE that is a Member of a Non-Financial Group:

Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding share of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a FI, except that an entity shall not qualify for NFFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;

- f) Start-up Company:

The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a FI, provided that such a NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial incorporation of the NFFE;

- g) NFFE in liquidation or emerging from bankruptcy:

The NFFE was not a FI in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a FI;

- h) Treasury Center that is a Member of a Non-Financial Group:

The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not FIs, and does not provide financing or hedging services to any entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a FI;

- i) The NFFE is an "Excepted NFFE" as described in the US Treasury Regulations; or

- j) Charity/Non-Profit Organisation:

The NFFE meets all of the following requirements:

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- i. It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
- ii. It is exempt from income tax in its jurisdiction of residence;
- iii. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- iv. The applicable laws of the charity's jurisdiction of residence or the charity's formation documents do not permit any income or assets of the charity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the charity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the charity has purchased; and
- v. The applicable laws of the charity's jurisdiction of residence or the charity's formation documents require that upon the charity's liquidation or dissolution, all of its assets be distributed to a government entity or other non-profit organisation, or escheat to the government of the charity's jurisdiction of residence or any political subdivision thereof.

“Control” over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person or persons are identified as exercising control of the Entity through ownership interest, the Controlling Person of the Entity is deemed to be the natural person who holds the position of senior managing official.

“Controlling Persons” are the natural person(s) who exercise control over an Entity. Where that entity 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).

Controlling Persons of a trust, means the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). The settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, must always be treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s), of a trust is an Entity, then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s), and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, “Controlling Person(s) means persons in equivalent or similar positions to those of a trust.

“CRS” stands for Common Reporting Standards, which is developed by the Organisation for Economic Co-operation and Development (OECD) to obtain information from financial institutions and for automatic exchange of financial account information with other jurisdictions on an annual basis for tax purposes.

“Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

“FATCA” stands for the US provisions commonly known as the Foreign Account Tax Compliance provisions, which were enacted into US law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-US financial institutions and other non-US entities.

“Financial Account” means any of the following accounts maintained by a Financial Institution:

- a) a Custodial Account;
- b) a Depository Account;
- c) in the case of an Investment Entity, any equity or debt interest in the Financial Institution. Notwithstanding the foregoing, the term “Financial Account” does not include any equity or debt interest in an Entity that is an Investment Entity solely because it (i) renders investment advice to, and acts on behalf of, or (ii) manages portfolios for, and acts on behalf of, a customer for the purpose of investing, managing, or administering Financial Assets deposited in the name of the customer with a Financial Institution other than such Entity;
- d) in the case of a Financial Institution not described in paragraph (c), any equity or debt interest in the Financial Institution, if the class of interests was established with a purpose of avoiding reporting in accordance with section I of the Standard;
- e) any Cash Value Insurance Contract and any Annuity Contract issued or maintained by the Financial Institution, other than a non-investment-linked, non-transferable immediate life annuity that is issued to an individual and monetizes a pension or disability benefit provided under an account that is an Excluded Account

The term “Financial Account” does not include any account that is an Excluded Account.
(Reference to the Standard should be made for those capitalized terms which are not defined in this appendix.)

“Financial Institution” means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.

“Investment Entity” The term “Investment Entity” includes two types of Entities:

- i. an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - Individual and collective portfolio management; or
 - Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.

Such activities or operations do not include rendering non-binding investment advice to a customer.

- ii. The second type of “Investment Entity” (“Investment Entity managed by another Financial Institution”) is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

“Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution” is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not resident in, or a branch located in, a Participating Jurisdiction.

“Investment Entity managed by another Financial Institution” An Entity is “managed by” another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of ‘Investment Entity’.

An Entity only manages another Entity if it has discretionary authority to manage the other Entity’s assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

“NFE” is any Entity that is not a Financial Institution.

“NFFE” is a Non-Financial Foreign Entity. A NFFE is a Non-US Entity that does not meet the definition of Foreign Financial Institution (FFI).

“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.

“Participating Jurisdiction Financial Institution” The term “Participating Jurisdiction Financial Institution” means (i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and (ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

“Passive NFE” means any: (i) NFE that is not an Active NFE; and (ii) Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

“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” is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

“Reportable Jurisdiction Person” means an individual or Entity that is resident in a Reportable Jurisdiction under the tax laws of such jurisdiction, or an estate of a decedent that was a resident of a Reportable Jurisdiction. For this purpose, an Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management situated.

“Reportable Person” is an individual (or entity) that is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. The Account Holder will normally be the “Reportable Person”; however, in the case of an Account Holder that is a Passive NFE, a Reportable Person also includes any Controlling Persons who are tax resident in a Reportable 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.

“Resident for tax purposes” Generally, an individual will only have one jurisdiction of residence. However, an individual may be resident for tax purposes in two or more jurisdictions. The domestic laws of the various jurisdictions lay down the conditions under which an individual is to be treated as fiscally “resident”. They cover various forms of attachment to a jurisdiction which, in the domestic taxation laws, form the basis of a comprehensive taxation (full liability to tax). They also cover cases where an individual is deemed, according to the taxation laws of a jurisdiction, to be resident of that jurisdiction (e.g. diplomats or other persons in government service). To solve cases of double residence, tax conventions contain special rules which give the attachment to one jurisdiction a preference over the attachment of the other jurisdiction for purposes of those conventions. Generally, an individual will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), he pays or should be paying tax therein by reason of his domicile, residence or any

other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes.

The following examples illustrate how an individual's residence for tax purposes may be determined:

Example 1: An individual has his permanent home in Jurisdiction A and is taxed as being a resident of Jurisdiction A. He has had a stay of more than six months in Jurisdiction B and according to the legislation of the latter Jurisdiction he is, in consequence of the length of the stay, taxed as being a resident of that Jurisdiction. Thus, he is resident of both Jurisdictions.

Example 2: Same facts as Example 1, except that the individual only had a stay of eight weeks in Jurisdiction B and according to the legislation of that Jurisdiction he is not, by reason of the length of the stay, taxed as being a resident of Jurisdiction B. Thus, he is only resident of Jurisdiction A.

For additional information on tax residence, please talk to your tax adviser or refer to the OECD *Automatic Exchange Portal* at the following link:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>.

“**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 Portal at the following link:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

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 –

- a) For individuals - a social security/insurance number, citizen/personal identification/service code/number, and resident registration number;
- b) For Entities - a Business/company registration code/number.

“**US Person**” means a US citizen or resident individual, a partnership or corporation organized in the US or under the laws of the US or any state thereof, a trust if (i) a court within the US 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 US 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 US.