

INTERNATIONAL TAX TRANSPARENCY**Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES****WHY HAVE I / WE RECEIVED THIS FORM?**

Governments around the world are imposing ever-increasingly new information gathering and reporting requirements for financial institutions to protect the integrity of the tax systems in various jurisdictions. These informational exchange regimes include the Foreign Account Tax Compliance Act (FATCA) of the US, and the Common Reporting Standard (CRS) of the OECD.

The Kingdom of Saudi Arabia has committed itself and its Financial Institutions to comply with these international tax transparency standards.

You have received this form because you are an Entity holding an account with Riyad Bank "the Bank" in the Kingdom of Saudi Arabia ("KSA"). The concept of an 'Entity' covers all legal persons (such as a company, a financial institution or a governmental body) and all legal arrangements (such as a joint enterprise, a trust or a *waqf*). However, it excludes individuals (also known as natural persons) and Sole Proprietorships.

Under FATCA, the Bank is required to determine whether you are an entity beneficially owned by United States Persons i.e. a US citizens or US residents for tax purposes. Whereas under CRS the Bank is required to determine the jurisdictions you are an Account Holder tax resident in. If you are a tax resident outside the country where your account / investment is held, the Bank may need to report to the national tax authority this information, along with information related to your accounts / investments.

Completing this form will ensure that the Bank holds accurate and up-to-date information about you and your corporate tax residencies. If your circumstances change and, as a result, any of the information provided in this form becomes incorrect, please let us know immediately and provide us with an updated Self-Certification and Declaration Form within 30 days.

WHO SHOULD COMPLETE THIS FORM?

All Account Holders that are entities will be required to complete this form. Information about persons in control of entities, where required, should be included in the Controlling Persons section (Part 5). For joint account holders, each entity / individual needs to complete a separate form.

Regardless of whether you may have provided the Bank information related to FATCA at an earlier stage, you still need to provide the additional information required in this form and accept by signing the declarations outlined at the end of this form.

If you are completing this form on behalf of someone else, please ensure to inform them and the Bank as to in which capacity you are signing this form. In addition, *please provide a copy of the authority to sign on behalf of the other party*. Please also indicate in this form in what capacity you are signing (i.e. you may be an authorized officer of the business).

WHAT MUST I / WE DO WITH THIS FORM?

Please note that if the Account Holder is an Individual or a Sole Proprietorship, the Self-Certification and Declaration Form (FATCA & CRS) – Individual is to be completed, and not this form.

All parts of this form are mandatory and please do not use abbreviations.

Please review and respond to **Parts 1 through 5** in the form below.

All Entities holding an account with the Bank must choose one classification for **Questions 1 through 14** in the FATCA questionnaire and one classification for **Questions 15 through 27** in the CRS questionnaire.

In addition, if you ticked the box in response to **Question 13, 18 or 26** in the questionnaires, please review and respond to Part 5, 'Controlling Person's.

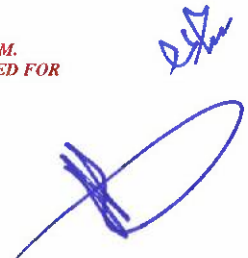
The definitions related to FATCA and CRS are set out in **Appendix 1 and Appendix 2 respectively** to this form. If you do not know, or are unsure of the classification to which you as an Entity belongs, please obtain the advice of a licensed tax advisor in the KSA.

ADDITIONAL INSTRUCTIONS

For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm> for CRS and the Internal Revenue Service. <https://www.irs.gov/> for FATCA.

IMPORTANT NOTE

***** PLEASE NOTE THAT RIYAD BANK IS NOT PROVIDING TAX ADVICE IN CONNECTION WITH THIS FORM. THE INFORMATION THAT YOU AS AN ACCOUNT-HOLDER PROVIDE TO THE BANK IN THIS FORM IS REQUIRED FOR COMPLIANCE WITH GOVERNMENTAL REQUIREMENTS IN THE KINGDOM OF SAUDI ARABIA. *****



INTERNATIONAL TAX TRANSPARENCY
Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES
Part 1: Account Holder Information

A. Full Legal name of the Entity/Branch	B. Country of Incorporation or Organization
Riyad Bank	City: Riyadh
	Country: Kingdom of Saudi Arabia
C. Current Residence Address	D. Mailing Address (complete only if different from Section C)
Building Number:	Building Number: Granada Oasis – Tower (A1)
Street Name: Eastern Ring Road	Street Name:
District: Al Shuhada District	District:
City: Riyadh	City:
Postal Code and additional number (if any): P.O Box 22622-11416	Postal Code and additional number (if any):
Country: Kingdom of Saudi Arabia	Country: Kingdom of Saudi Arabia

Part 2: CRS Tax Residency Information

Please complete the following table indicating (i) the country (or countries) in which the Account Holder is a resident for tax purposes and (ii) the Account Holder's Taxpayer Identification Number or functional equivalent (hereafter referred to as 'TIN') for each country indicated.

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)

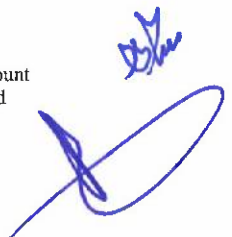
Reason C - No TIN is required. (Note. Only select this reason if the domestic law of the relevant country/jurisdiction does not require the collection of the TIN issued by such country/jurisdiction)

Country/Jurisdiction of tax residence	Tax Identification Number (TIN) or its Functional Equivalent	If no TIN available enter the reason A, B, or C (if "B" is entered, please type the reason)
Kingdom of Saudi Arabia	3000002743	
United States	EIN-52-1663125	
United Kingdom	9168031495	

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

Please Note:

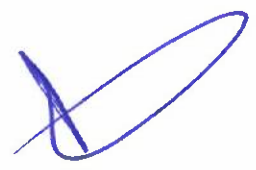
If the Account Holder is not tax resident in any country (e.g., because the Account Holder is fiscally transparent), then Account Holder should indicate this fact and provide the place of effective management or jurisdiction in which its principal office is located



INTERNATIONAL TAX TRANSPARENCY

Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES

	<table border="1"> <tr> <td>GIIN -</td> <td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td> </tr> </table>	GIIN -	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GIIN -	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
Exempt Entities	<p>9. Are you an Exempt Beneficial Owner? L</p> <ul style="list-style-type: none"> ▪ Governmental Entity “or wholly owned agency or instrumentality of the same”. ┐ ▪ Central Bank of Issue ┐ ▪ International Organization “or wholly owned agency or instrumentality of the same”. ┐ ▪ Retirement Fund (s defined in the KSA IGA Annex II) ┐ ▪ Investment entity wholly owned by Exempt Beneficial Owners ┐ 																				
Non-US Entity that is not a Financial Institution	<p>10. Are you an Excepted Non-Financial Non-US Entity? ┐ (This classification is also commonly known as an Excepted NFFE)</p> <p>11. Are you an Active Non-Financial Non-US Entity? L (This classification is also commonly known as an Active NFFE) Also complete Appendix 1</p> <p>12. Are you a Direct or a Sponsored Reporting Non-Financial Foreign Entity (NFFE)? L</p> <table border="1"> <tr> <td>GIIN -</td> <td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td> </tr> </table>	GIIN -	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GIIN -	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
Passive Non-US Entity that is not a Financial Institution	<p>13. Are you a Passive Non-Financial Non-US Entity? L (This classification is also commonly known as an Passive NFFE) (if yes, please complete Part 5)</p> <p>Please also provide in full the details requested in Part 5 – Controlling Persons section with respect to any of your owners who are US Controlling Persons. A US Controlling Person is any individual who is either a US citizen or a resident of the US for tax purposes, who in either case holds more than a 10% stake in you by vote or value.</p>																				



INTERNATIONAL TAX TRANSPARENCY

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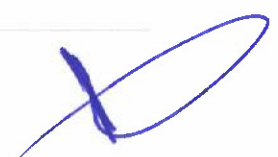
CRS QUESTIONNAIRE

Part 4: CRS Classification (only tick one classification where applicable)

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

Further details about the classifications of Account-Holder under CRS is set out in Appendix 2 to this form. If you do not know, or are unsure of, the classification to which you as an Entity belong, please obtain the advice of a licensed tax advisor in the KSA.

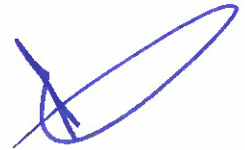
<p>Financial Institutions (FI)</p>	<p>If you are a Reporting Financial Institution under CRS, please tick the classification below:</p> <p>14. Are you a Depository Institution? <input type="checkbox"/></p> <p>15. Are you a Custodial Institution? <input type="checkbox"/></p> <p>16. Are you a Specified Insurance Company? <input type="checkbox"/></p> <p>17. Are you an Investment Entity? Please tick the type of investment entity below</p> <p>a. Type A: Gross income primarily (≥50%) from business investment activities (trading/investing in Financial Assets, portfolio management, investing/administering/managing FA/funds) on behalf of customers; or <input type="checkbox"/></p> <p>b. Type B: Gross income primarily (≥50%) from investment in Financial Assets and managed by a Financial Institution. <input type="checkbox"/></p> <p>18. Are you an Investment Entity resident in a Non-Participating Country / Jurisdiction and managed by another Financial Institution? (If this box is ticked, please provide details of the controlling persons in Part 5 below) <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/></p>
<p>Non-Reporting Financial Institution</p>	<p>19. Are you a Non-Reporting Financial Institution under CRS? Specify the type of Non-Reporting Financial Institution below:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Governmental Entity <input type="checkbox"/> International Organization <input type="checkbox"/> Central Bank <input type="checkbox"/> Broad Participation Retirement Fund <input type="checkbox"/> Narrow Participation Retirement Fund <input type="checkbox"/> Pension Fund of a Governmental Entity, International Organization, or Central Bank <input type="checkbox"/> Exempt Collective Investment Vehicle <input type="checkbox"/> Trust whose trustee reports all required information with respect to all CRS Reportable Accounts <input type="checkbox"/> Qualified Credit Card Issuer <input type="checkbox"/> Other Entity defined under the domestic law as low risk of being used to evade tax. Specify the type provided in the domestic law: _____ 	<p><input type="checkbox"/></p>
<p>Active Non-Financial Entity (NFE)</p>	<p>20. Are you an Active NFE – a corporation the stock of which is regularly traded on an established securities market, or a corporation which is a related entity of such a corporation? (please provide the name of the securities market in which the corporation is traded): 20.1. Name of Securities Market: _____</p> <p>20.2 If you are a related entity of a regularly traded corporation, please provide the name of the regularly traded corporation: _____</p> <p>21. Are you an Active NFE – A Governmental Entity? <input type="checkbox"/></p> <p>22. Are you an Active NFE – Central Bank? <input type="checkbox"/></p> <p>23. Are you an Active NFE – An International Organization? <input type="checkbox"/></p> <p>24. Or are you an entity wholly owned by one of the classified NFE's defined in 22, 23 or 24 above. <input type="checkbox"/></p> <p>25. Are you an Active NFE Other than 15 through 17 above, please tick the applicable category below?</p> <p>Provide Date of Incorporation: _____</p> <ul style="list-style-type: none"> <input type="checkbox"/> Active NFE by reason of income and assets <input type="checkbox"/> <input type="checkbox"/> Holding NFE that is a member of a nonfinancial group <input type="checkbox"/> <input type="checkbox"/> Treasury Center NFE that is a member of a nonfinancial group <input type="checkbox"/> <input type="checkbox"/> Start-up NFE (Date of Organization __/__/__) <input type="checkbox"/> <input type="checkbox"/> NFE that is liquidating or emerging from bankruptcy <input type="checkbox"/> <input type="checkbox"/> Non-profit NFE <input type="checkbox"/> 	<p><input type="checkbox"/></p>



INTERNATIONAL TAX TRANSPARENCY

Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES

	▪ Other, provide the reason for this selection _____ <input type="checkbox"/>	
Passive Non-Financial Entity (NFE)	26. Are you a Passive NFE ? (if you have ticked this box, please complete Part 5)	<input type="checkbox"/>



**INTERNATIONAL TAX TRANSPARENCY
Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES**

Part 5: Controlling Persons

Please provide in full the details requested below with respect to any of your Controlling Persons. Please see the definition of Controlling Person in Appendix 2

No.	FATCA				CRS				TIN or its Functional Equivalent for each Controlling Person (if a TIN is unavailable please provide the appropriate reason A, B or C in the next column)	TIN Unavailable Reason A, B or C			
	Name (First, Middle, Last)	Current Residence Address (Building #, Street #, District, City, Postal Code, Additional #, Country)	Mailing Address (if different to Current Residence Address)	Citizenship	Date of Birth (dd/mm/yyyy)	Place of birth (City and Country)	Country/Jurisdiction of tax residency (Please complete a separate row for Controlling Person(s) who have multiple tax residences.)	Percentage Ownership held by Controlling Person			Type of Controlling Person (Select one from table below)		
1									%				
2									%				
3									%				
4									%				



**INTERNATIONAL TAX TRANSPARENCY
Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES**

Please provide the Controlling Person's Status by ticking the appropriate box.	
<input type="checkbox"/> a. Controlling Person of a legal person – <i>control by ownership</i>	<input type="checkbox"/> h. Controlling Person of a trust – <i>other</i>
<input type="checkbox"/> b. Controlling Person of a legal person – <i>control by other means</i>	<input type="checkbox"/> i. Controlling Person of a legal arrangement (non-trust) – <i>settlor-equivalent</i>
<input type="checkbox"/> c. Controlling Person of a legal person – <i>senior managing official</i>	<input type="checkbox"/> j. Controlling Person of a legal arrangement (non-trust) – <i>trustee-equivalent</i>
<input type="checkbox"/> d. Controlling Person of a trust – <i>settlor</i>	<input type="checkbox"/> k. Controlling Person of a legal arrangement (non-trust) – <i>protector-equivalent</i>
<input type="checkbox"/> e. Controlling Person of a trust – <i>trustee</i>	<input type="checkbox"/> l. Controlling Person of a legal arrangement (non-trust) – <i>beneficiary-equivalent</i>
<input type="checkbox"/> f. Controlling Person of a trust – <i>protector</i>	<input type="checkbox"/> m. Controlling Person of a legal arrangement (non-trust) – <i>other-equivalent</i>
<input type="checkbox"/> g. Controlling Person of a trust – <i>beneficiary</i>	

If TIN is not available, please choose one of the following reasons:

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 above 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 country/jurisdiction does not require the collection of the TIN issued by such country/jurisdiction)



Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES

Declarations

I/We declare (as an authorized signatory of the Entity) declare that all the particulars and information provided herein, are true, correct, complete and up-to-date in all respects and I/We have not withheld any information and I/We acknowledge that Riyad Bank "the Bank" will rely on the information provided in this form until notice in writing satisfactory to the Bank of its revocation and by submission of an updated Self-Certification & Declaration Form is received by the Bank, within 30 days where any change in circumstances occurs. I/we further confirm that we are authorized to provide information on our controlling persons and that the information provided in this form related to controlling persons is complete and accurate.

I/We hereby undertake to inform Riyad Bank "the Bank" of any change in information / circumstances provided, and to furnish to the Bank any changes/amendments taking place in future with reference to the documents submitted by me/us as and when such changes/amendments occur.

II/We confirm and accept that should any withholding, tax, other impositions or other governmental dues related to the entity become payable to domestic or overseas regulators or tax authorities, all payments made to the entity shall be net of any such taxes etc. and Riyad Bank "the Bank" assumes no liability in this regard.

I/We waive Riyad Bank "the Bank" of its duty of confidentiality and grant the Bank the liberty to make available, as and when required by law/authorities, to the Courts, regulatory/or other authorities of Saudi Arabia or my/our country of residence or the country in whose currency this account will be maintained or routed, or to any other regulator/tax authority or other authorities in domestic and other jurisdictions, any information relating to my/our account, without any prior consent from me/us.

Any information / documents provided by you or your authorized representative in relation to this self-certification form shall only be disclosed to the relevant authorities for the purpose of compliance with FATCA and / or CRS requirements.

Name:

Mohammed Al-Essa

Name:

Print Name

SIGNATURE



SIGNATURE

Capacity of Signatory
(i.e. account-holder or power of attorney)

Capacity of Signatory
(i.e. account-holder or power of attorney)

Date:

Jan 18, 2023

Date:

(To be completed by the "Bank/AP/Insurance" Relationship Manager, or Customer Service Representative

Customer CIF Number:

N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
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RM/CSR Name: _____

RM/CSR Signature: _____

Date: _____



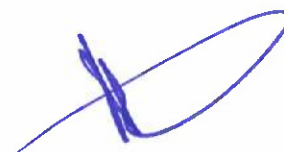
Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES
APPENDIX 1 - FATCA DEFINITIONS

US Entities & US Financial Institutions	<p>1. Specified US Person This classification covers a privately-owned US corporation; a US partnership; a US trust; an individual who is a US citizen; an individual who is not a US citizen but who is resident in the US for tax purposes; or the estate of either of the above-mentioned category of individual. <i>Example: A privately-owned US corporation operating in the KSA pursuant to a license from the KSA Government, or the KSA branch of a privately-owned US corporation licensed in the KSA by the Saudi Arabian General Investment Authority (SAGIA).</i></p> <p>2. US Person who is <u>not</u> a Specified US Person This classification covers the US itself; any State or Territory of the US; the US Government; any wholly-owned agency of the US Government; a US bank; a US corporation whose stock is regularly traded on an established stock exchange; or a US regulated investment company.</p>
Non-US Financial Institutions	<p>3. KSA Financial Institution or Financial Institution organized in a country with an intergovernmental agreement with the US regarding FATCA</p> <p>4. Participating Non-US Financial Institution This classification is also known as a Participating Foreign Financial Institution or PFFI. This classification covers a non-US financial institution that is organized in a country which has <u>not</u> entered into an intergovernmental agreement with the US regarding FATCA, but where the financial institution itself has entered into an agreement with the US IRS regarding FATCA.</p> <p>5. Deemed-Compliant Non-US Financial Institution This classification is also known as a Deemed-Compliant Foreign Financial Institution or Deemed-Compliant FFI. This classification covers a non-US financial institution that is organized in a country which has <u>not</u> entered into an intergovernmental agreement with the US regarding FATCA, but where: (i) the financial institution has registered itself with the US IRS to declare its status; or (ii) the financial institution is not required to register with the US IRS and has certified itself accordingly. The type of non-US financial institution described at item (i) above is a Registered Deemed-Compliant Non-US Financial Institution (also known as a Registered Deemed-Compliant Foreign Financial Institution or Registered Deemed-Compliant FFI). The type of non-US financial institution described at item (ii) above is a Certified Deemed-Compliant Non-US Financial Institution (also known as a Certified Deemed-Compliant Foreign Financial Institution or Certified Deemed-Compliant FFI).</p>
Exempt Entities	<p>6. Non-Participating Non-US Financial Institution This classification is also known as a Non-Participating Foreign Financial Institution or Non-Participating FFI. This classification covers a non-US financial institution that is organized in a country which has <u>not</u> entered into an intergovernmental agreement with the US regarding FATCA, where the non-US financial institution itself is <u>not</u> (i) a Participating Non-US Financial Institution, (ii) a Registered Deemed-Compliant Non-US Financial Institution, or (iii) a Certified Deemed-Compliant Non-US Financial Institution.</p>
Exempted NFFE	<p>7. Exempt Beneficial Owner This classification covers a governmental entity (<u>other than</u> a US governmental entity); an international organization; a central bank (<u>other than</u> the US Federal Reserve); a non-US retirement fund; or a non-US investment entity that is wholly-owned by any of the above.</p>
Excepted NFFE	<p>8. Excepted Non-Financial Non-US Entity This classification is also known as an Excepted Non-Financial Foreign Entity or Excepted NFFE. This classification covers an entity that meets the following criteria: (i) it is <u>not</u> a US entity; (ii) it is <u>not</u> a financial institution; and (iii) it is classified as an 'Excepted NFFE' under US Treasury Regulations.</p>
Active NFFE	<p>9. Active Non-Financial Non-US Entity This classification is also known as an Active Non-Financial Foreign Entity or Active NFFE. This classification covers an entity that meets the following criteria: (i) it is <u>not</u> a US entity; (ii) it is <u>not</u> a financial institution; and (iiii) it meets any <u>one</u> of the following further criteria: (1) It holds less than 50% of its assets in shares, properties, bonds or similar investment assets, <u>and</u> it derives less than 50% of its gross income from the distribution of dividends, rental income, interest or other investment income; <u>or</u> (2) It is a listed company whose stock is regularly traded on an established securities market, <u>or</u> it is related to an entity whose stock is regularly traded on an established securities market; <u>or</u> (3) It is organized in a US Territory, <u>and</u> all of its owners are <i>bona fide</i> residents of that US Territory; <u>or</u> (4) It is a government (<u>other than</u> the US Government); a government of a US Territory; an international organization; a central bank of issue (<u>other than</u> of the US); <u>or</u> an entity wholly owned by one or more of the above; <u>or</u> (5) Its activities consist substantially of holding shares of, or providing financing to, subsidiaries that engage in trades or businesses <u>other than</u> the business of a financial institution; <u>and</u> it does <u>not</u> function (or hold itself out as) an investment fund; <u>or</u> (6) It is in its set-up phase (with no prior operating history), is investing capital into assets with the intention of operating a business <u>other than</u> the business of a financial institution, <u>and</u> less than twenty-four (24) months have passed since it was initially organized; <u>or</u> (7) It was <u>not</u> a financial institution in the past five (5) years, <u>and</u> is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a financial institution; <u>or</u> (8) It engages primarily in financing and hedging transactions with or for related entities that are <u>not</u> financial institutions, <u>and</u> it does <u>not</u> provide financing or hedging services to any entity to which it is <u>not</u> related; <u>or</u> (9) It meets <u>all</u> of the following criteria: (i) It is established in its country of residence exclusively for religious, charitable, scientific, artistic, cultural, or educational purposes; <u>or</u> it is a professional organization, chamber of commerce or labor organization; <u>and</u> (ii) It is exempt from income tax in its country of residence; <u>and</u> (iiii) It has <u>no</u> shareholders who have a proprietary or beneficial interest in its income or assets; <u>and</u> (iv) The laws of its country of residence or its formation documents do <u>not</u> permit: (a) any of its income or assets to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of its charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which it has purchased; <u>and</u> (b) upon its liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of its country of residence or any political subdivision thereof.</p>
Passive NFFE	<p>10. Passive Non-Financial Non-US Entity This classification is also known as a Passive Non-Financial Foreign Entity or Passive NFFE. This classification covers an entity that meets the following criteria: (i) it is <u>not</u> a US entity; (ii) it is <u>not</u> a financial institution; and (iiii) it does <u>not</u> meet the criteria to be either an Excepted NFFE or an Active NFFE.</p>



Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES

Beneficial Owner	<i>- The term beneficial owner means the person who is the owner of the income for tax purposes and who beneficially owns that income. Thus, a person receiving income in a capacity as a nominee, agent or custodian for another person is not the beneficial owner of the income.</i>
Global Intermediary Identification Number (GIIN)	<i>A GIIN is the identification number used to identify the FFI for FATCA registration purposes and U.S. information reporting purposes</i>
Intergovernmental Agreement (IGA)	<i>Intergovernmental agreements are intended to enable FFIs to identify and report to the IRS U.S. persons that hold assets abroad and for certain non-financial foreign entities (NFFE) to identify their substantial U.S. owners. In order to comply with the rules, FFIs are required to enter into an FFI agreement with the U.S. Treasury or comply with intergovernmental agreements (IGAs) entered into by their local jurisdictions. U.S. withholding agents (USWAs) must document all of their relationships with foreign entities in order to assist with the enforcement of the rules</i>
Non-financial foreign entity (NFFE)	<i>The term NFFE means a foreign entity that is not a financial institution (including a territory NFFE). The term also means a foreign entity treated as an NFFE pursuant to a Model 1 IGA or Model 2 IGA</i>



Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES
APPENDIX 2 - COMMON REPORTING STANDARD (CRS) DEFINITIONS

Account Holder	Account Holder 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 the Common Reporting Standard, and such other person is treated as holding the account.
Entity	The term "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).
Financial Institution	The term "Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions
Depository Institution	The term "Depository Institution" means any Entity that accepts deposits in the ordinary course of a banking or similar business.
Custodial Institution	The term "Custodial Institution" means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity's gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity's gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.
Controlling Person(s)	<p>"Controlling Persons" are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("Passive NFE") then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). In the case of a trust, 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). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.</p> <p>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</p> <p>FATF Recommendations on Controlling Persons: Identify the beneficial owners of the customer and take reasonable measures to verify the identity of such persons, through the following information. For legal persons: The identity of the natural persons (if any – as ownership interests can be so diversified that there are no natural persons (whether acting alone or together) exercising control of the legal person or arrangement through ownership) who ultimately have a controlling ownership interest in a legal person; and to the extent that there is doubt under (a) as to whether the person(s) with the controlling ownership interest are the beneficial owner(s) or where no natural person exerts control through ownership interests, the identity of the natural persons (if any) exercising control of the legal person or arrangement through other means. Where no natural person is identified under (a) or (b) above, financial institutions should identify and take reasonable measures to verify the identity of the relevant natural person who holds the position of senior managing official.</p>
Investment Entity	<p>The term "Investment Entity" includes two types of Entities:</p> <p>(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:</p> <ul style="list-style-type: none"> • 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. <p>Such activities or operations do not include rendering non-binding investment advice to a customer.</p> <p>(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.</p>
"Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution"	The term "Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" means 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 a Participating Jurisdiction Financial Institution.
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 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	An "NFE" is any Entity that is not a Financial Institution.
Active NFE	<p>An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to:</p> <ul style="list-style-type: none"> • active NFEs by reason of income and assets; • publicly traded NFEs; • Governmental Entities, International Organizations, Central Banks, or their wholly owned Entities; • holding NFEs that are members of a nonfinancial group; • start-up NFEs; • NFEs that are liquidating or emerging from bankruptcy; • treasury centers that are members of a nonfinancial group; or • non-profit NFEs. <p>An entity will be classified as Active NFE if it meets any of the following criteria:</p> <ol style="list-style-type: none"> 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 year or other appropriate reporting period are assets that produce or are held for the production of passive income; 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; the NFE is a Governmental Entity, an International Organization, a Central Bank, or an Entity wholly owned by one or more of the foregoing; 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



Self-Certification & Declaration Form (FATCA & CRS) - ENTITIES

	<p>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;</p> <p>e) the NFE is not yet operating a business and has no prior operating history, (a "start-up NFE") 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 organization of the NFE;</p> <p>f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;</p> <p>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</p> <p>h) the NFE meets all of the following requirements (a "non-profit NFE"):</p> <ul style="list-style-type: none"> 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 organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization 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 non-charitable 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 organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision. <p>Note: Certain entities (such as U.S. Territory NFEs) may qualify for Active NFE status under FATCA but not Active NFE status under the CRS.</p> <p>Related Entity - An Entity is a "Related Entity" of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.</p>
Passive NFE	Under the CRS a "Passive NFE" means any NFE that is not an Active NFE. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.
Specified Insurance Company	The term "Specified Insurance Company" means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
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.
Non-Reporting Financial Institution	A Non-Reporting Financial Institution" means any Financial Institution that is: <ul style="list-style-type: none"> • a Governmental Entity, International Organization or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution; • a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organization or Central Bank; or a Qualified Credit Card Issuer; • an Exempt Collective Investment Vehicle; or • a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust; • any other defined in a country's domestic law as a Non-Reporting Financial Institution.
Tax Identification Number	<i>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 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.</i>
Related Entity	Related Entity means an entity related to another entity because (i) either entity controls the other entity; (ii) the two entities are under common control; or (iii) the two entities are Investment Entities are under common management, and such management fulfills the due diligence obligations of such Investment Entities. For this purpose, control includes direct or indirect ownership of more than 50 % of the vote and value in an Entity.

Detailed guidance can be found on the OECD Website (including information about TINs and tax Residency):
<https://www.oecd.org/tax/automatic-exchange/>

