

**Part 1: Account Holder information**

<b>A. Full Legal name of the Entity</b>	<b>B. Country of Incorporation or Organization</b>
	City: Country:
<b>C. Current Residence Address</b>	<b>D. Address of corporate Head Office (complete only if different from Section C)</b>
Building Number:	Building Number:
Street Name:	Street Name:
District:	District:
City:	City:
Postal Code and additional number (if any):	Postal Code and additional number (if any):
Building Number	Building Number:

**Part 2: Tax Residence 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)	If no TIN available type the reason

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

**WHY HAVE I / WE RECEIVED THIS FORM?**

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).

**WHAT MUST I / WE DO WITH THIS FORM?**

Please review and respond to **Parts 3 and 4** in the questionnaires below on **pages 3 and 4** of this form. All Entities holding an account with the Bank must provide a response to **Only One Question** in each questionnaire.

In addition, if you tick **Question 11, 12 or 19** in the questionnaires, also please review and complete to Addendum 1. Only Entities who tick “**YES**” in response to **Question 11, 12 or 19** are required to respond to **Addendum 1**.

### Part 3: FATCA Classification (only tick one classification where applicable)

Further details about the classifications of account-holder under FATCA is set out in **Appendix 1** 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.

## CRS QUESTIONNAIRE

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

<b>Financial Institutions (FI)</b>	<p>12. Are you <b>Financial Institution- Investment Entity</b> located in a <b>Non-Participating Country /Jurisdiction</b> and managed by another <b>Financial Institution</b> (if you have ticked this question, please complete Addendum 1)</p> <p>13. Are you an <b>Financial Institution- Other Investment Entity</b>?</p> <p>14. Are you a <b>Financial Institution - Depository Institution, Custodial Institution or Specified Insurance Company</b>?</p>
<b>Active Non-Financial Entity (NFE)</b>	<p>15. Are you an <b>Active NFE – A corporation that is publicly traded</b> or a <b>Related Entity of a publicly traded corporation</b>? (please provide the name of the securities market in which the corporation is traded)</p> <div style="border: 1px solid black; height: 25px; width: 530px; margin-top: 5px;"></div> <p>16. Are you an <b>Active NFE – A Governmental Entity</b> or <b>Central Bank</b>?</p> <p>17. Are you an <b>Active NFE – An International Organization</b>?</p> <p>18. Are you an <b>Active NFE Other than 15 through 17 above</b>?</p>
<b>Passive Non-Financial Entity (NFE)</b>	<p>19. Are you a <b>Passive NFE</b> ? (if you have ticked this question, please complete Addendum 1)</p>

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.

**Addendum 1: Controlling Persons of Investment Entity and Passive NFEs/NFFE**

Please provide in full the details requested below with respect to any of your owners who are Controlling Persons. A Controlling Person is either a citizen or a resident of any jurisdiction/country for tax purposes, who in either case holds more than a 5% stake in you by vote or value

No.	Name of Controlling Person	Address of Controlling Person	Date of Birth {dd/mm/yy} (where applicable)	Place of birth (City and Country)	Nationality of the Controlling Person	Country of tax residency (If you multi tax residency please use multiple lines)	Percentage Ownership held by Controlling Person	TIN of Controlling Person (If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below)
1							%	
2							%	
3							%	
4							%	
5							%	

**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)

I/We hereby certify the information that I/we have provided in this form is true, correct and complete. I/We acknowledge that 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 update self-certification and declaration form is received by the bank, immediate were any change in circumstances occurs.

I/We confirm that under no circumstances shall the Bank, its employees or its contractors be liable for any direct, indirect, incidental, special, punitive or consequential damages that may result in any way from their reliance on the information that I/we have provided. I/We confirm that I/we have completed and provided this form willingly without advice or help from the Bank. I/We understand that providing false information, withholding relevant information or responding in a misleading way may result in rejection of my/our application and/or other appropriate action taken against me/us.

Name: .....

Name: .....

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

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

**Date:**

D	M	M	Y	Y	Y	Y
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**(To be completed by the Bank RM)**

**Customer CIF Number:**

**ABDCEF Bank RM/CSR Name:**

**ABCDEF RM signature:**

N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
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**APPENDIX 1**  
**FATCA ENTITY CLASSIFICATIONS**

FATCA Entity Classifications	
US Entities & US Financial Institutions	<p><b>1. Specified US Person</b></p> <p>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.</p> <p><b>Example:</b> 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).</p>
	<p><b>2. US Person who is <u>not</u> a Specified US Person</b></p> <p>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; <u>or</u> a US regulated investment company.</p>
Non-US Financial Institutions	<p><b>3. KSA Financial Institution or Financial Institution organized in a country with an intergovernmental agreement with the US regarding FATCA</b></p>
	<p><b>4. <u>Participating</u> Non-US Financial Institution</b></p> <p>This classification is also known as a <b>Participating Foreign Financial Institution</b> or <b>PFFI</b>.</p> <p>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><b>5. <u>Deemed-Compliant</u> Non-US Financial Institution</b></p> <p>This classification is also known as a <b>Deemed-Compliant Foreign Financial Institution</b> or <b>Deemed-Compliant FFI</b>.</p> <p>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:</p> <ul style="list-style-type: none"> <li>(i) the financial institution has registered itself with the US IRS to declare its status; or</li> <li>(ii) the financial institution is not required to register with the US IRS and has certified itself accordingly.</li> </ul> <p>The type of non-US financial institution described at item (i) above is a <b>Registered Deemed-Compliant Non-US Financial Institution</b> (also known as a <b>Registered Deemed-Compliant Foreign Financial Institution</b> or <b>Registered Deemed-Compliant FFI</b>).</p> <p>The type of non-US financial institution described at item (ii) above is a <b>Certified Deemed-Compliant Non-US Financial Institution</b> (also known as a <b>Certified Deemed-Compliant Foreign Financial Institution</b> or <b>Certified Deemed-Compliant FFI</b>).</p>

	<p><b>6. Non-Participating Non-US Financial Institution</b></p> <p>This classification is also known as a <b>Non-Participating Foreign Financial Institution</b> or <b>Non-Participating FFI</b>.</p> <p>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>
Exempt Entities	<p><b>7. Exempt Beneficial Owner</b></p> <p>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><b>8. Excepted Non-Financial Non-US Entity</b></p> <p>This classification is also known as an <b>Excepted Non-Financial Foreign Entity</b> or <b>Excepted NFFE</b>.</p> <p>This classification covers an entity that meets the following criteria:</p> <ul style="list-style-type: none"> <li>(i) it is <u>not</u> a US entity;</li> <li>(ii) it is <u>not</u> a financial institution; and</li> <li>(iii) it is classified as an 'Excepted NFFE' under US Treasury Regulations.</li> </ul>
Active NFFE	<p><b>9. Active Non-Financial Non-US Entity</b></p> <p>This classification is also known as an <b>Active Non-Financial Foreign Entity</b> or <b>Active NFFE</b>.</p> <p>This classification covers an entity that meets the following criteria:</p> <ul style="list-style-type: none"> <li>(i) it is <u>not</u> a US entity;</li> <li>(ii) it is <u>not</u> a financial institution; and</li> <li>(iii) it meets any <u>one</u> of the following further criteria: <ul style="list-style-type: none"> <li>(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></li> <li>(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></li> <li>(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></li> <li>(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); or an entity wholly owned by one or more of the above; <u>or</u></li> </ul> </li> </ul>



- (5) Its activities consist substantially of holding shares of, or providing financing to, subsidiaries that engage in trades or businesses other than the business of a financial institution; and it does not function (or hold itself out as) an investment fund; or
- (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 other than the business of a financial institution, and less than twenty-four (24) months have passed since it was initially organized; or
- (7) It was not a financial institution in the past five (5) 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; or
- (8) It engages primarily in financing and hedging transactions with or for related entities that are not financial institutions, and it does not provide financing or hedging services to any entity to which it is not related; or
- (9) It meets all of the following criteria:
  - (i) It is established in its country of residence exclusively for religious, charitable, scientific, artistic, cultural, or educational purposes; or it is a professional organization, chamber of commerce or labor organization; and
  - (ii) It is exempt from income tax in its country of residence; and
  - (iii) It has no shareholders who have a proprietary or beneficial interest in its income or assets; and
  - (iv) The laws of its country of residence or its formation documents do not 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; and
    - (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.

## 10. Passive Non-Financial Non-US Entity

This classification is also known as a **Passive Non-Financial Foreign Entity** or **Passive NFFE**.

### Passive NFFE

This classification covers an entity that meets the following criteria:

- (i) it is not a US entity;
- (ii) it is not a financial institution; and
- (iii) it does not meet the criteria to be either an Excepted NFFE or an Active NFFE.

## APPENDIX 2

### COMMON REPORTING STANDARDS

#### ENTITY CLASSIFICATIONS

CRS Entity Classifications	
<b>Entity</b>	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).
<b>Financial Institution</b>	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
<b>Depository Institution</b>	The term "Depository Institution" means any Entity that accepts deposits in the ordinary course of a banking or similar business.
<b>Custodial Institution</b>	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.
<b>Controlling Person(s)</b>	<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).</p> <p>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>
<b>Investment Entity</b>	<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"> <li>• 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;</li> <li>• Individual and collective portfolio management; or</li> <li>• Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.</li> </ul>

<p><b>"Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution"</b></p> <p><b>Investment Entity managed by another Financial Institution</b></p>	<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> <p>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.</p> <p>"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.</p>
<p><b>NFE</b></p>	<p>An "NFE" is any Entity that is not a Financial Institution.</p>
<p><b>Active NFE</b></p>	<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"> <li>• active NFEs by reason of income and assets;</li> <li>• publicly traded NFEs;</li> <li>• Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;</li> <li>• holding NFEs that are members of a nonfinancial group;</li> <li>• start-up NFEs;</li> <li>• NFEs that are liquidating or emerging from bankruptcy;</li> <li>• treasury centres that are members of a nonfinancial group; or</li> <li>• non-profit NFEs.</li> </ul> <p>An entity will be classified as Active NFE if it meets any of the following criteria:</p> <p>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 year or other appropriate reporting period are assets that produce or are held for the production of passive income;</p> <p>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;</p> <p>c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;</p>

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, (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 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 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 organisation, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision.

**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.

**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

<b>Passive NFE</b>	<p>control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.</p> <p>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.</p>
<b>Specified Insurance Company</b>	<p>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.</p>
<b>Participating Jurisdiction Financial Institution</b>	<p>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.</p>
<b>Non-Reporting Financial Institution</b>	<p>A Non-Reporting Financial Institution" means any Financial Institution that is:</p> <ul style="list-style-type: none"> <li>• a Governmental Entity, International Organisation 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;</li> <li>• a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;</li> <li>• an Exempt Collective Investment Vehicle; or</li> <li>• 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;</li> <li>• any other defined in a countries domestic law as a Non-Reporting Financial Institution.</li> </ul>