

Common Reporting Standard Form (CSR) Individual Self-Certification Form

Important: please read this information before you complete the form

Why we are asking you to complete this form

Common Reporting Standard (“CRS”) regulations require financial institutions like us to collect and report information about where our customers are tax resident. The automatic exchange of financial account information (AEOI) regime is based on the Common Reporting Standard (CRS), an internationally-agreed standard developed by the Organisation of Economic Co-operation and Development (OECD) to combat tax evasion. AEOI refers to the annual exchange of financial account information between participating jurisdictions, the purpose of which is to deter and detect tax evasion by taxpayers through the use of offshore bank accounts. **dfcu** Bank Limited must comply with the relevant CRS regulations requirements.

Under the CRS requirements, **dfcu** Bank Limited must collect certain information and/or documentation from clients to establish their tax residence and classification status. In certain circumstances, **dfcu** Bank Limited may be required to report this information annually to relevant tax authorities. This information then may be exchanged with relevant tax authorities in other countries or jurisdictions, in accordance with applicable law.

This is a CRS Self-Certification that **dfcu** Bank Limited is requesting you to complete. The CRS Self-Certification and explanatory notes are not a substitute for understanding AEOI under CRS. The Bank does not, and cannot, provide tax or legal advice. If you have any questions about this Self-Certification or AEOI under CRS, please consult your tax, legal, or other professional advisor.

About tax residence

Each country/jurisdiction has its own rules for defining tax residence. In general, you are tax resident in the country/jurisdiction where you live. You can be tax resident in a country/jurisdiction without paying tax, for example, if your income is below the threshold. Special circumstances (such as studying abroad, working overseas or extended travel) may cause you to be tax resident elsewhere or tax resident in more than one country/jurisdiction at the same time. For more information on tax residence for CRS, please seek specialist advice or consult the information on the OECD1 website: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/.

What you need to do

You need to complete this form, even if you have given us information about your tax status in the past. If you have a joint account, each of you will need to complete a separate form. If you need to self-certify on behalf of an entity (which includes companies, trusts and partnerships), complete an ‘Entity Self-Certification Form’ (CRS-E). Similarly, if you are a controlling person of an entity, complete a ‘Controlling Person Self-Certification Form’ (CRS-CP). You can find these forms at: www.dfcugroup.com

Completing this form on behalf of someone else

If you are completing this form on behalf of someone else, make sure you tell them that you have done so and tell us in what capacity you are signing in Part 4. For example, you might be

completing this form, under a power of attorney or as a legal guardian on behalf of an account holder who is a minor.

What we will do with this information

We will keep a record of this form on your file. If you (or the account holder, if you are completing the form on their behalf) hold an account in one country/jurisdiction but are tax resident in a different country/jurisdiction, we may be legally obliged to pass on the information in this form and other details about your accounts to the Internal Revenue Service (IRS) or other relevant tax authority.

It is important that we hold the right information about you. If any of this information changes, you must tell us by sending us an updated form. You can download a new form from www.dfcugroup.com or get a copy from your branch.

Before you begin

You will need to have your Tax Identification Number (TIN) or equivalent for each country/jurisdiction where you are tax resident.

A TIN is a unique combination of letters or numbers assigned to you by the country's/jurisdiction's tax authority and is used to identify you for tax purposes. You will normally find it on any letters or correspondence you receive from your tax authority. Some authorities do not issue a TIN, however, they will often use a similar type of number such as a social security/insurance number, or a resident registration number. If you are not sure of your TIN or its equivalent, further details on acceptable TINs can be found on the OECD website: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers.

Where to go for help

If you have any questions about the information requested in this form please contact your Relationship Manager, visit a branch or call us. You can find more information about CRS and the governments taking part on the OECD website: www.oecd.org/tax/automatic-exchange/.

You can find a list of definitions in the Appendix.

Individual Tax Residence Self-Certification Form

Please complete Parts 1 – 4 in BLOCK CAPITALS

If you are completing this form on behalf of someone else, enter their details in **Parts 1 - 3**.

A. Name of Account Holder

Family Name or Surname(s)

Title (place an 'X' in the relevant box) Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other(specify)

First or Given name(s)

Middle Name(s)

B. Current Residence Address

Line 1 House/Apt/Suite Name, Number, Street

Line 2 Town/City

Line 3 Province/County/State /District/Region

Line 4 Country/jurisdiction Postal Code / ZIP code

C. Date of birth

D. Where you were born

Town or City of Birth

Country/jurisdiction of Birth

Part 2

Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN") (See Appendix).

Please complete the following table telling us:

- I. Which country(ies)/jurisdiction(s) the Controlling Person is tax resident in; and
- II. The Controlling Person's TIN for each country/jurisdiction indicated.

If the Controlling Person does not have a TIN please provide the appropriate reason **A**, **B** or **C**:

Reason A The country/jurisdiction where the Controlling Person is liable to pay tax does not issue TINs to its residents.

Reason B The Controlling Person 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 The laws of the country/jurisdiction of the Controlling Person's tax residence do not require them to provide a TIN.

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

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

1	
2	
3	

If you are tax resident in more than three countries/jurisdictions, please use a separate sheet and confirm by placing an 'X' in the box.

☐

Please confirm here by placing an 'X' in this box that you have included ALL of the countries/jurisdictions in which you are tax resident.

☐

Part 3

If the address in Part 1 is different from the country(ies)/jurisdiction(s) where you are tax resident in Part 2, you need to tell us why.

The country/jurisdiction you live in (Part 1.B) is different from the country(ies)/jurisdiction(s) where you are tax resident (Part 2).

Please place an 'X' against one of the following options:

1. I am a student studying in the country/jurisdiction in Part 1.B and have not yet lived there long enough to become tax resident. ☐
2. I am working in the country/jurisdiction in Part 1.B and have not yet lived there long enough to become tax resident. ☐
3. I am a diplomat or a member of the armed forces posted to the country/jurisdiction in Part 1.B. ☐
4. I have recently moved to the country/jurisdiction that I am opening a bank account in and I am not yet tax resident in this country/jurisdiction. I am still tax resident in the country(ies)/jurisdiction(s) in Part 2. ☐
5. None of the above - please provide details in the space below.

Part 4

Declarations and Signature

I certify that I am the account holder (or am authorised to sign for the account holder) of all the account(s) to which this form relates.

I understand that the information I have provided is covered by the Privacy Statement and the terms and conditions of my account(s), in particular how **dfcu** Bank Limited may use and share it.

I acknowledge that **dfcu** Bank Limited may share this information with the relevant tax authorities, and that those tax authorities may exchange this information between themselves as part of the intergovernmental agreements to exchange Financial Account information. If I have completed this form on behalf of the account holder, I certify that I have their authority and that all relevant individuals have been made aware of the Privacy Statement, and the individual rights and information it sets out.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise **dfcu** Bank within 30 days of any change in circumstances which affects my tax residency status.

Signature

Print name

Date

DD	MM	YYYY
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Note: If you are signing on behalf of someone else, enter the capacity below. For example, custodian, legal guardian. If signing under a power of attorney please also attach a certified copy of the power of attorney

Capacity:

Appendix – Definitions

Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS”), the associated Commentary to the CRS, and domestic guidance. This can be found at the following link: www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

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

“Account Holder” The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example, in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

“Controlling Person” This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (‘NFE’) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term ‘beneficial owner’ as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

If the account is maintained for an entity of which the individual is a Controlling Person, then the ‘Controlling Person Self-Certification’ form should be completed instead of this form.

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

“Financial Account” A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and Debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Participating Jurisdiction” A Participating Jurisdiction is a jurisdiction with which an agreement is in place pursuant to which it will provide the information set out in the Common Reporting Standard.

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

“Reportable Jurisdiction” A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

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

“TIN” (including “functional equivalent”) The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/ insurance number, citizen/personal identification/service code/number, and resident registration number.