



**Individual tax residency self-certification form
- Instructions CRS - I**

Please read these instructions before completing the form.

Regulations based on the OECD Common Reporting Standard ("CRS") (*inter alia* Council Directive 2014/107/EU of 9 December 2014 amending Directive 2011/16/EU as regards mandatory automatic exchange of information in the field of taxation) require KBL European Private Bankers S.A. to collect and report certain information about an account holder's tax residency. Each jurisdiction has its own rules for defining tax residency. In general, tax residency is the country in which you live. For more information on tax residency, please consult your tax adviser.

If your tax residency (or that of the account holder if you are completing the form on their behalf) is located outside Luxembourg, 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 Luxembourg Administration des contributions directes. You can find definitions of who is classified as an Account Holder, and other terms, in the Appendix.

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

Please fill in this form if you are an individual account holder. For joint or multiple account holders, use a separate form for each individual person.

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 form - Instructions CRS-E*". Similarly, if you are a controlling person of an entity, please fill in the appropriate section of the "*Entity tax residency self-certification form - Instructions CRS-E*" related to the entity over which you are exercising control.

If you are filling in this form on behalf of the account holder, please tell us in what capacity you are signing in Part 3.

For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney. A legal guardian should complete the form on behalf of an account holder who is a minor.

As a financial institution, we are not allowed to give advice on filling in this form.

If you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or local tax authority.

INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION FORM INSTRUCTIONS CRS - I

(please complete this form in BLOCK CAPITALS)

Part 1 – Identification of Individual Account Holder

A. Family name(s) and first name(s) of the Account Holder:

Family name or surname(s):

First name(s):

Title:

B. Current Residence Address:

Line 1 (e.g. House/Apt/Suite Name, Number, Street):

Line 2 (e.g. Province/County/State):

Postal Code/Town/City:

Country:

C. Date of Birth (dd/mm/yyyy):

D. Place of birth:

Town or City of Birth:

Country of Birth:

E. E-mail (optional):

Part 2 – Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent (“TIN”) (see Appendix)

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country indicated.

Country of tax residence		TIN – For further information, see the OECD website: http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.347759
1		
2		

If a TIN is unavailable please provide the appropriate reason in the following boxes.

1	
2	

Part 3 – Declarations and Signature

I understand that the information supplied by me is covered by all the provisions of the terms and conditions governing the Account Holder’s relationship with KBL European Private Bankers S.A. setting out how KBL European Private Bankers S.A. may use and share the information. I acknowledge having received and read the General Terms and Conditions of KBL European Private Bankers S.A..

I am fully aware (i) that KBL European Private Bankers S.A. is collecting and processing such information for tax and commercial purposes (*inter alia* the regulations based on the OECD Common Reporting Standard (“CRS”) (such as Council Directive 2014/107/EU of 9 December 2014 amending Directive 2011/16/EU as regards mandatory automatic exchange of information in the field of taxation), (ii) that KBL European Private Bankers S.A. is the data controller of such information and (iii) that I have a right to access and to rectify such information.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the Luxembourg Administration des contributions directes and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident where those countries (or tax authorities in those countries) have entered into agreements to exchange financial account information.

In addition I acknowledge that I have the obligation to provide and to update the information immediately upon becoming aware of any changes to such information, otherwise obsolete, erroneous or inaccurate information may be reported to the abovementioned tax authority.

I certify that this declaration is valid for all accounts I currently hold and will hold in the future at KBL European Private Bankers S.A.

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 KBL European Private Bankers S.A. immediately of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide KBL European Private Bankers S.A. with a suitably updated self-certification and declaration within 90 days of such change in circumstances..

Date (*dd/mm/yyyy*):

NAME:

SIGNATURE:

Note: 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. If you have any questions then 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.

“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.

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.

“Control” “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(s) is/are identified as exercising control of the Entity (for example where no underlying person has control of greater than 25% of the entity) then under the CRS the Reportable Person is deemed to be the natural person who hold the position of senior managing official.

“Controlling Person” “Controlling Persons” are the natural person(s) who exercise(s) 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 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.

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.

“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 Account” A Financial Account is an account maintained by a Financial Institution and includes: depository accounts; custodial accounts; equity and debt interest in certain Investment Entities; cash value insurance contracts; and annuity contracts.

“Participating Jurisdiction” A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of Financial Account information set out in the Common Reporting Standard.

“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 defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction.

“Resident for tax purposes” Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of his domicile, residence, place of management or incorporation, 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.