

Tax Forms

Self Certification Form - Individual

Introduction

Under the direction of the Organisation of Economic Cooperation and Development (OECD), many Participating Jurisdictions have committed to, and are establishing, a global standard for the Automatic Exchange of Financial Account Information based on the Common Reporting Standard (CRS) to obtain and exchange financial account information of overseas tax payers on an annual basis.

Standard Chartered PLC and its subsidiaries and affiliates (Standard Chartered) is committed to complying with its obligations under CRS and other tax compliance regimes, including the United States (US) Foreign Account Tax Compliance Act (FATCA) provisions which were enacted as part of the US Hiring Incentives to Restore Employment (HIRE) Act.

Like the industry at large, Standard Chartered may be required to collect certain tax-related information and/or documents from clients. In certain circumstances, Standard Chartered will be required to report and share such information and/or documents with the appropriate tax authorities in compliance with CRS, FATCA and any applicable intergovernmental agreements (IGAs) entered into between jurisdictions.

These explanatory notes are not a substitute for understanding the requirements of the CRS and FATCA regulations. Further details on the CRS may be found within the OECD CRS for Automatic Exchange of Information (AEOI), the associated Commentary to the CRS and domestic guidance. Further details on FATCA may be found on the US Internal Revenue Service (IRS) website.

Please note that this document does not constitute tax or legal advice. If you have any questions about this Form or CRS, please contact your tax, legal and/or other professional advisor.

Please complete this Form if you are an individual (including a sole proprietor) Account Holder. For joint or multiple Account Holders, use a separate Form for each individual Account Holder. If you are providing self-certification for an entity account holder or is a Controlling Person of an entity account holder, do not use this Form. Instead, fill in the 'CRS Self Certification Form - Entity'.

If you are a US Person under US regulations, you also will need to fill in and provide an IRS Form W-9, in addition to this Form.

Self Certification Form - Individual

Please complete Parts 1 to 3 in BLOCK LETTERS and read the Instructions on how to complete this Form on page 3 and the Definitions on page 4.

Part 1 Identification of Individual Account Holder

A) Name of the Individual who is the Account Holder		B) Date of Birth	
Title:		DD-MM-YYYY:	
Surname(s):		C) Place of Birth	
First or Given Name:		Town or City of Birth:	
Middle Name(s):		Country of Birth:	
D) Current Residence Address		E) Mailing Address (complete only if different from Section D)	
Address Line 1:		Address Line 1:	
Address Line 2:		Address Line 2:	
City/Town:		City/Town:	
Province/State/County:		Province/State/County:	
Postal Code/ZIP Code:		Postal Code/ZIP Code:	
Country:		Country:	
F) Gender*		G) Country of Citizenship*	
<input type="checkbox"/> Male			
<input type="checkbox"/> Female		H) Identification Number*	
<input type="checkbox"/> Others			

**Only complete these fields if you maintain a Financial Account in India where collection is required*

Part 2 Tax Residence Information

Please complete the following table indicating (i) the country where the Account Holder is 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 the Account Holder is a resident for tax purposes in more than three countries, please use a separate sheet.

If a TIN is unavailable please provide reason **A, B or C** where appropriate:

- Reason A:** The country 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 (please explain why Account Holder is 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 authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

More details are available in the Instructions to this Form.

No.	Country of residence for tax purposes	TIN	If no TIN is available enter Reason A, B or C
1			
2			
3			
If Reason B selected above, explain why the Account Holder is unable to obtain a TIN in the corresponding row below			
1			
2			
3			

Self Certification Form - Individual

Part 3 Declaration and Signature

I understand that the information supplied by me is subject to the terms and conditions governing the Account Holder's relationship with Standard Chartered PLC and its subsidiaries and affiliates where the Account Holder's financial relationship is maintained.

I acknowledge that the information contained in this Form and information regarding the Account Holder and any Reportable Account(s) may be provided, **directly or indirectly**, to **any relevant** tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.

Certification

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

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to submit a suitably updated Form within 30 days of any change in circumstances which affects the tax residency status of the Account Holder or where any information contained herein to become incorrect.

Sign Here 

.....
Signature of Account Holder (or individual authorised to sign for the Account Holder)

.....
Print Name

.....
Date (DD-MM-YYYY)

Note: If you are not the Account Holder please indicate the capacity in which you are signing the Form.

Capacity:

Please note that in providing the certification, a statement that is false, misleading or incorrect may be regarded as an offence and, therefore may be subject to penalties under relevant law or regulation.

Self Certification Form - Individual

Instructions

Part 1 Identification of Individual Account Holder

A) Name of the Individual who is the Account Holder	Enter the name of the person listed or identified as the holder of a Financial Account.
B) Date of Birth	Enter the Account Holder's date of birth. Use the following format to input the Account Holder's information DD-MM-YYYY.
C) Place of Birth	Enter the Account Holder's place of birth.
D) Current Residence Address	Enter the Account Holder's current residence address.
E) Mailing Address	Enter the Account Holder's mailing address only if it is different from the Current Residence Address.
F) Gender*	Check the relevant box indicating the Account Holder's gender.
G) Country of Citizenship*	Enter the Account Holder's country of citizenship.
H) Identification Number*	Enter the Account Holders identification number.

**Only complete these fields if you maintain a Financial Account in India where collection is required*

Part 2 Tax Residence Information

Tax Residence/Citizenship Information	<p>Please complete the table indicating (i) where the Account Holder is 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.</p> <p>The requirement to pay tax in a particular country does not necessarily signify tax residence in that country; it is possible to have to pay tax in a country in which one is not tax resident, and not to have to pay tax in a country in which one is tax resident. Whether a person is tax resident in a particular country depends on whether that person meets the definition of a tax resident under the tax laws of that country. For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760.</p> <p>If the Account Holder is a dual citizen, enter the country where the Account Holder is both a citizen and a resident at the time this form is completed. If the Account Holder is not a resident in any country in which the Account Holder has citizenship, enter the country where the Account Holder was most recently a resident. If the Account Holder is a US citizen, a Form W-9 must be provided.</p> <p>If a TIN is unavailable, please provide the appropriate Reason A, B or C.</p> <ul style="list-style-type: none"> Reason A should be selected by an Account Holder where the country concerned does not, under any circumstances, issue TINs to individual tax residents. Where the country concerned does issue TINs to individual tax residents, but the Account Holder has not been issued with a TIN because of particular circumstances, Reason B should be selected instead. If you have selected Reason B, please explain why the Account Holder is unable to obtain a TIN, even though the country concerned does issue TINs to individual tax residents. Reason C should be selected if the country that issues the TINs does not require TINs of individual tax residents to be collected or reported.
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Self Certification Form - Individual

Instructions

Part 3 Declaration and Signature

Declaration and Signature	The Form must be signed and dated by the Account Holder. If this Form is completed by an Individual authorised to sign for the Account Holder, please indicate the capacity in which you are signing the Form.
Capacity	An authorised representative or officer must state the capacity in which he/she is signing on behalf of the Account Holder. If this Form is completed by an agent acting under a duly authorised power of attorney, the Form must be accompanied by the power of attorney in proper Form specifically authorising the agent to represent the Account Holder in making, executing and presenting the Form.

Definitions

The following is a non-exhaustive list of selected terms to assist you with the completion of this Form. Should you have any questions, please contact your tax, legal and/or other professional advisor.

- **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.
- **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 intergovernmental 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 CRS.
- **Reportable Account:** A Reportable Account is a Financial Account that is maintained by a Reporting Financial Institution and that, pursuant to due diligence procedures consistent with CRS, FATCA and any applicable IGAs, has been identified as an account that is held by one or more persons that are US Persons or Reportable Persons with respect to another Jurisdiction or by a Passive NFE with one or more Controlling Persons that are US Persons or Reportable Persons with respect to another Jurisdiction.
- **Reportable Jurisdiction:** A Reportable Jurisdiction is a Participating Jurisdiction with which an obligation to provide financial account information is in place.
- **Reportable Person:** The CRS defines the Account Holder as a 'Reportable Person'. A Reportable Person is further defined as an individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction.
- **Taxpayer Identification Number (TIN):** 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: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.347759>. 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.
- **US Person:** A US Person is defined in section 7701(a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

US Tax forms

We are required to maintain proper documentation in respect of your U.S. tax status, whether for tax withholding or reporting purposes or to certify foreign status.

You will need to provide us with one of the documents listed below or such other document as may be required by the US tax authorities, duly completed. You should choose the one that best suits your situation. If you are unsure as to which document you should use, you should consult your tax advisor.

Form	Applicable to
W-8BEN	A beneficial owner claiming foreign status or treaty benefits
W-8ECI	A person claiming that income is effectively connected with the conduct of a trade or business in the U.S.
W-8ECI or W-8IMY	A foreign partnership, foreign simple trust or foreign grantor trust
W-8ECI or W-8EXP	A foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization, foreign private foundation, or government of a U.S possession that received effectively connected income or that is claiming the applicability of section(s) 115(2), 501(c), 892, 895, or 1143(b)
W-8IMY	A person acting as an intermediary
W-9	A U.S citizen or other U.S. person, including a resident alien individual

For your convenience, we have provided in this Account Opening Application, the W-8BEN form, applicable to beneficial owners claiming foreign status or treaty benefits.

If you require any other form, please inform your Relationship Manager.

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

(Rev. July 2017)

Department of the Treasury
Internal Revenue Service

- ▶ For use by individuals. Entities must use Form W-8BEN-E.
- ▶ Go to www.irs.gov/FormW8BEN for instructions and the latest information.
- ▶ Give this form to the withholding agent or payer. Do not send to the IRS.

Do NOT use this form if:

Instead, use Form:

- You are NOT an individual W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services) W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States 8233 or W-4
- You are a person acting as an intermediary W-8IMY

Note: If you are resident in a FATCA partner jurisdiction (i.e., a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner	2 Country of citizenship
3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.	
City or town, state or province. Include postal code where appropriate.	Country
4 Mailing address (if different from above)	
City or town, state or province. Include postal code where appropriate.	Country
5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)	6 Foreign tax identifying number (see instructions)
7 Reference number(s) (see instructions)	8 Date of birth (MM-DD-YYYY) (see instructions)

Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9 I certify that the beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.

10 Special rates and conditions (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph _____ of the treaty identified on line 9 above to claim a _____ % rate of withholding on (specify type of income): _____

Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: _____

Part III Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself for chapter 4 purposes,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
 - (a) not effectively connected with the conduct of a trade or business in the United States,
 - (b) effectively connected but is not subject to tax under an applicable income tax treaty, or
 - (c) the partner's share of a partnership's effectively connected income,
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

Sign Here ▶

Signature of beneficial owner (or individual authorized to sign for beneficial owner)	Date (MM-DD-YYYY)
Print name of signer	Capacity in which acting (if form is not signed by beneficial owner)

Important Information

The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. Copies of the latest audited accounts of Standard Chartered Bank are available from its principal place of business in Jersey: PO Box 80, 15 Castle Street, St Helier, Jersey JE4 8PT.

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter in 1853 Reference Number ZC 18. The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Services Board of the Republic of South Africa.

The Jersey Branch of Standard Chartered Bank is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website (www.gov.je/dcs) or on request.

Jersey is not part of the United Kingdom and all business transacted with Standard Chartered Bank, Jersey Branch and other Standard Chartered Group Offices outside of the United Kingdom, are not subject to some or any of the investor protection and compensation schemes available under United Kingdom law.

To contact or make an appointment with our Relationship Managers, please contact us:

by telephone on +44 (0) 1534 704000

by mail at

Standard Chartered Bank, Jersey Branch,
PO Box 80, 15 Castle Street, St Helier
Jersey JE4 8PT, Channel Islands

SCIB-A15-0001-TF

www.standardchartered.co.je/en