

This form is required as part of compliance with the International Tax Compliance Regulations 2015.

## How to complete this form

Please complete in BLOCK CAPITALS with black ink. Please mark option boxes with an 'X'.

**Please note** - if filling this form out on screen, please use the tab and arrow keys to move between relevant fields. Ensure you do not use the return or enter keys.

**For help** - please see our Automatic Exchange of Information Glossary, found at the back of this form.

## Tax compliance and tax information sharing

We require you to be compliant with both the letter and the spirit of applicable tax laws, as well as deal with us on an open and transparent basis. You are solely responsible for your own tax affairs and you should seek independent tax advice from a professional tax adviser as appropriate to ensure you remain compliant. You should be aware that if an Entity or its Controlling Persons are Reportable Persons, we may be required to disclose some of the information you provide to us. Whether we disclose your information depends upon the Entity's FATCA and CRS Classifications and the tax residence of the Entity and/or its Controlling Persons.

## How we will use your information

Before continuing, please read the information below which explains how we and others will use your personal and financial information.

When we use and share personal and financial information we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

## Who are we

The organisation responsible for processing your personal and financial information is Royal Bank of Scotland Plc, a member of NatWest Group.

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## 1. Identification of Account Holder

### 1.1 Legal name of Entity

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### 1.2 Registered address

Address line 1

Address line 2

Address line 3

Country

Postcode /ZIP code

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## 2. Tax Residence

### 2.1 Where are you tax resident

Please select this box if the Entity is solely a UK resident for tax purposes, and not a US Person.

If the box has been selected, you do not need to complete the rest of this section. Please continue straight to Part (3)

Please confirm if the Entity is a US Person, i.e. Incorporated, organised or otherwise resident in the US. If you have selected this box, please complete either 2.2 (i) or 2.2 (ii) below then move to section (2.3);

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### 2.2 US Person Declaration

i. Specified US Person

ii. Non-Specified US Person

If (ii), please add your FATCA exemption code or description here

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## 2.3 Country/Jurisdiction of tax residence

Please complete the following table indicating all jurisdictions where the Entity is tax resident and its Taxpayer Identification Number (TIN) such as a Unique Taxpayer Reference Number or functional equivalent.

If the Entity account holder has no residence for tax purposes, please indicate this in the first line of the table below and provide the place of effective management or country in which its principal or registered office is located in the second line.

	Country/Jurisdiction of tax residence	Taxpayer identification number (TIN)	If no TIN available enter Reason A or B*
1			
2			
3			

\* If you are unable to provide a TIN, please provide the appropriate reason **A or B where appropriate**:

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

1	
2	
3	

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## 3. FATCA/CRS Classification

### 3.1 Is your Entity a Financial Institution under FATCA and CRS?

Yes please complete 3.2 and 3.3

No please move to 3.4

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### 3.2 For a Financial Institution to complete (Please select ONE)

i. Financial Institution – Managed Investment Entity

ii. Financial Institution – Other than a Managed Investment Entity  
(This includes Depository Institutions, Custodial Institutions, Specified Insurance Companies and Activity Based Investment Entities)

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### 3.3 Global Intermediary Identification Number (GIIN)

If you are a Financial Institution under FATCA and have a GIIN, please provide:

GIIN/Sponsor/Trustee GIIN

Sponsor/Trustee Name

If you do not have a GIIN, please select one reason why below

i. It is a Financial Institution that has applied for a GIIN but not available yet

ii. It is a Certified Deemed Compliant Foreign Financial Institution (e.g. investment managers/advisers, etc.)

iii. Other (please state)

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### 3.4 For a Non-Financial Entity (NFE) to complete

If you are not a Financial Institution, you will be a Non-Financial Entity (NFE). An NFE will be either Active or Passive. For help please see our **Automatic Exchange of Information Glossary**, found at the back of this form for further information.

**Active NFE** (please select either ONE Active NFE option or Passive NFE below)

- i. Active NFE - Actively trading Entity
- ii. Active NFE - Other
- iii. Active NFE - Government Entity / International Organisation
- iv. Active NFE - A corporation, the stock of which is regularly traded **on An Established Securities Market**, or a Related Entity of such a corporation

If you have selected (iv), please provide the name of the Established Securities Market on which the corporation is regularly traded:

If you have selected (iv) because you are a Related Entity of a regularly traded corporation, please provide the name of the regularly traded corporation here:

**OR**

- v. Passive NFE (please also complete Section 4)

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### 3.5 CRS Classification (only required where FATCA/CRS classifications differ)

#### 4. Controlling Person(s)

Only complete if you are a Passive NFE as per Section 3. If this does not apply please do not complete this section.

Please detail all countries in which the Controlling Person(s) is a resident for tax purposes, as well as the local tax number(s) for each. Please note, that even if you are not currently paying tax in a country, or have no tax number, you could still be a resident for tax purposes in that country.

#### Controlling Person(s) Definition

##### Passive NFE:

- Any natural person with 25% (10% in certain circumstances) or more ownership interest of the Entity, including indirect ownership interests through a group structure;
- If there is no natural person meeting the above criteria for an Entity that is not a trust, a Senior Managing Official (e.g. a natural person with ultimate effective control over the Entity);
- For Trusts, any natural person who is a settlor, protector, trustee, mandatory beneficiary or any other beneficiary identified for Anti Money Laundering (AML) purposes. This includes scenarios where an Entity is owned by a Trust;
- Managing Partner of a Limited Partnership.

\*Note: if the Controlling Person is a US resident or citizen, or holds a US passport or green card (even if living outside of the US), please also include United States in the table below along with the US Tax Identification Number

#### Controlling Person 1

Name		Date of Birth	
<b>Address</b> This should be your residential address			

	Country(s) of tax residence	Taxpayer identification number (TIN)	If no TIN available enter Reason A or B*
1			
2			
3			

\*If you are unable to provide a TIN please provide the appropriate reason A or B where appropriate:

**Reason A:** The country where the Person is resident does not issue TINs to its residents

**Reason B:** The Person is unable to provide a TIN or equivalent number

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

1	
2	
3	

## Controlling Person 2

Name		Date of Birth	
<b>Address</b> This should be your residential address			

	Country(s) of tax residence	Taxpayer identification number (TIN)	If no TIN available enter Reason A or B*
1			
2			
3			

\*If you are unable to provide a TIN please provide the appropriate reason A or B where appropriate:

**Reason A:** The country where the Person is resident does not issue TINs to its residents

**Reason B:** The Person is unable to provide a TIN or equivalent number

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

1	
2	
3	

## Controlling Person 3

Name		Date of birth	
<b>Address</b> This should be your residential address			

	Country(s) of tax residence	Taxpayer identification number (TIN)	If no TIN available enter Reason A or B*
1			
2			
3			

\*If you are unable to provide a TIN please provide the appropriate reason A or B where appropriate:

**Reason A:** The country where the Person is resident does not issue TINs to its residents

**Reason B:** The Person is unable to provide a TIN or equivalent number

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

1	
2	
3	

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## 5. Declaration and signature

I am authorised to sign for the Account Holder in respect of all the account(s) to which this form relates.

I declare to Royal Bank of Scotland Plc that the Entity is or will be the beneficial owner of the assets within the account. I further declare that the Entity has and will continue to comply with and meet all of its tax obligations in each country in which it has tax responsibilities. I also declare that I have no reason to believe that any of the Controlling Persons have not fully complied with their relevant tax obligations.

I undertake to inform the Financial Institution within 30 days of any change in circumstance which causes the information contained herein to become incorrect or incomplete and to provide within that same 30 days an updated Declaration.

Signature

Print name

Date (DD/MM/YYYY)

**Note:** Please indicate the capacity in which you are signing the form (for example 'Authorised Officer'). If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity of signer

The definitions below are designed to support our Entity clients in understanding the terms used in our Self Certification forms. They are not designed to constitute advice and we encourage you to contact your tax adviser if you require further assistance with these definitions, or with completing your Self Certification form.

We are here to help: the FAQ provides guidance on the terms in the Form, however if you remain uncertain about how to complete this document you can call us on +44 208 242 9447 (United Kingdom – English-speaking line) or visit: <https://www.rbs.co.uk/operational-tax-and-FATCA.html>. We would like to remind you that Royal Bank of Scotland staff cannot provide any tax advice.

## Active Non-Financial Entity (NFE)

The most common type of Active NFE is an Actively Trading Entity. 'Actively Trading' for FATCA and CRS Entity Classification is determined primarily based on income type, in particular looking at any Passive Income received by the Entity, rather than the activities undertaken by the Entity. Other types of Active NFE can include the following, providing they meet certain conditions

- Non-profit organisations
- Governmental Entities
- International Organisations, and
- Companies that are listed on an established securities market (or their Related Entities).

## Actively Trading Entity

The most common type of Active NFE that NatWest encounters. An Actively Trading Entity derives more than 50% of its gross income from an active trade or source (that is not Passive Income such as rents, royalties and investment income), and more than 50% of the assets held by the Actively Trading Entity cannot produce or be held for the production of Passive Income.

## An Established Securities Market

An Established Securities Market is an exchange that is officially recognised and supervised by a governmental authority and has a meaningful annual value of shares traded.

## Certified Deemed Compliant Foreign Financial Institution

A Certified Deemed Compliant FFI means an FFI that has certified as to its status as a deemed compliant FFI by providing a withholding agent with the documentation applicable to the relevant deemed compliant category. A certified deemed compliant FFI is not required to register with the IRS.

## Custodial Institution

A Custodial Institution is a Financial Institution which holds financial assets for the account of others as a substantial portion (at least 20% of the entity's gross income that is attributable to holding financial assets and providing related financial services) of its business.

## FATCA/CRS Classification

The purpose of an Entity Classification is to determine whether either an Entity or its Controlling Persons will be reportable under FATCA or CRS. Entity Classifications can be complex and may differ between FATCA and CRS. As such we encourage you to seek advice from your tax adviser.

## Financial Institution

A Financial Institution is defined as, a Depository Institution, Custodial Institution, Specified Insurance Company, Managed Investment Entity or Activity Based Investment Entity.

## Depository Institution

A Depository Institution is an institution that accepts deposits in the ordinary course of a banking or similar business.

## Financial Institution – Activity Based Investment Entity

An Investment Entity is an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:

- Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.), foreign exchange, interest rate and index instruments, transferable securities, or commodities futures trading;
- Individual and collective portfolio management; or
- Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.

Such activities or operations do not include rendering non-binding investment advice to a customer.

## Financial Institution – Managed Investment Entity

A Managed Investment Entity is an entity that is managed by another Financial Institution if the managing Entity performs, either directly or through another service provider, any of the above activities or operations (See Activity Based Investment Entity) on behalf of the managed Entity; and At least 50% of the managed entity's income is attributable to investing, reinvesting or trading in financial assets in the shorter of:

- i. The three year period ending on 31st December in the year preceding that in which its status as an investment entity is to be determined; or
- ii. The period in which the entity has been in existence.

Examples of Entities which are managed by Financial Institutions include those with a fund manager or corporate trustee. An Entity can also be deemed to be managed by NatWest if it holds a discretionary managed product (such as NatWest Tailored Portfolio Service).

### **GIIN (Global Intermediary Identification Number)**

A 19-character identification number issued to Financial Institutions who register online with the US Internal Revenue Service for FATCA purposes.

### **Passive NFE**

A passive NFE is any NFE that is not an Active NFE. This is most commonly seen where the majority of either its income, or the assets it holds for the production of income, is passive. Please also see the definition of Passive Income. Under CRS a Passive NFE includes an Investment Entity which is Managed by a Financial Institution and not located in a CRS Participating Jurisdiction.

### **Passive Income**

As the term suggests, passive income is derived from investing in assets rather than from activities carried on in the normal course of a trade or business. Passive income generally includes, but is not limited to: dividends, interest, property rents, royalties and gains from the sale or exchange of property that gives rise to passive income. Where the income described above is received by a NFE and is accounted for, or is taxable as, income from trading activities it should not be included in gross income as passive income.

### **Specified Insurance Company**

An Insurance Company will be treated as a Specified Insurance Company only when it writes or manufactures cash value insurance or annuity contracts, or if payments are made with respect to such contracts.

**Tax Number (including 'functional equivalent')** A unique combination of letters and/or numbers assigned by a jurisdiction to a tax resident for the purpose of administering the tax laws of such jurisdiction. For UK entities, this will be the Unique Tax Reference which is made up of 10 digits and can be found on documentation issued by HMRC such as the Tax Return, Notice to Complete a Tax Return or a Statement of Account.

### **Tax Residence**

The definition of Tax Residence can be complex and varies from country to country. In general, this will be the countries in which an individual or Entity may be deemed resident, based on the Tax Residence rules for those countries. Where our clients are unsure about their Tax Residence, we strongly recommend they speak with a professional tax adviser. For Automatic Exchange of Information purposes, a trust will generally be considered resident in the country in which one or more of its trustees are resident.

### **US Person**

Any United States (US) citizen or resident, any partnership or corporation created or organised in the United States or under Federal or State US Law, any US estate, any US trust or any non-US insurance company that has elected to be treated as a US corporation. A Trust is considered a US Person for tax purposes where a US court would have authority to render orders or judgements concerning the administration of the Trust and one or more US Persons have the authority to control all substantial decisions of the Trust.

**This document is based on our understanding of the current tax law and practice and is not intended to constitute definitive tax advice.**