ARAB BANK EUROPE

Taxation compliance

FATCA and CRS self-certification form for individuals

Please read these instructions before completing the form.

Why are we asking you to complete this form?

This form must be completed by any account holder who wishes to establish a customer relationship with Arab Bank Europe SA ("Arab Bank Europe SA").

Tax Regulations[1] require the Bank to collect and report certain information about the account holder's tax residency. In certain circumstances, there may be a requirement to share this information with the relevant tax authorities.

If you are a tax resident outside of the country where your account is held or you are a U.S. person, we may need to share information about you and your accounts with our national tax authority, and this information may then be shared between the tax authorities of different countries.

Completing this form will ensure that we have up to date and accurate information about your tax status and residency.

Who should complete the FATCA and CRS self-certification form for individuals?

All Individual Customers are required to complete this form.

If you hold a joint account each party to the account must complete a separate form.

If you are completing this form on behalf of someone else please ensure that you let them know that you have done so and tell us in what capacity you are signing in Part III. For example you may be doing so under a power of attorney or as a legal guardian of a minor.

Please complete this form even if you have previously completed tax related forms or forms related to the United States Foreign Account Tax Compliance Act (FATCA).

Where can I obtain further information?

If you have any questions about how to determine your tax status or residency you should refer to your tax advisor or local tax authority. Arab Bank Europe SA is unable to provide guidance on this or give tax advice.

The Organisation for Economic Co-operation and Development (OECD) has developed the rules to be used by all government participating in the CRS and these can be found on the OECDs Automatic Exchange of Information portal: www.oecd.org/tax/automatic-exchange/

Furthermore, for additional information in regards of the FATCA regulations, please refer to the following link: www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca

More information and definitions of the terms used in the form can be found in the Appendix.

[1] The term 'Tax Regulations' refers to regulations created to enable exchange of information and includes Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS) for automatic exchange of information (AEOI), as implemented in the relevant jurisdictions and as amended, varied or replaced from time to time.

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Part I: Identification of a individual account holder

Surname or family name of account holder:

Title:

☐ Mr ☐ Mrs ☐ Miss ☐ Other:

First name:

Middle name(s):

Permanent residence address

(Do not use a P.O. box (unless this is your registered address) or an 'in care of address')

Permanent residence address:

Country:

Postcode:

Mailing address

(If different from permanent residence address)

Mailing address:

Country:

Postcode:

Date of birth:

☐☐ ☐☐ ☐☐☐☐

Place of birth (town or city of birth):

Country of birth:

Part II: Country of residence for tax purposes and related taxpayer identification number of equivalent (TIN)

Please complete the following table indicating:

i. Where the Account Holder is tax resident; and
ii. The Account Holders TIN for each country indicated

If a TIN is unavailable provide the appropriate reason A, B or C

Reason A	The country where the Account Holder is tax resident does not issue TINs
Reason B	The Account Holder is otherwise unable to obtain a TIN or equivalent number If you select this please explain why you are unable to obtain a TIN in the below table.
Reason C	No TIN is required Only select this reason if the authorities of the country of tax residence do not require the TIN to be disclosed.

	Country of tax residence*	TIN	If no TIN available enter reason A, B or C
1			
2			
3			

* If you have entered the U.S.A as one of the countries of tax residence and you have a personal account with Arab Bank Europe SA, please complete your U.S tax details on the W-9 Form as required by the FATCA regulations.

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

1	
2	
3	

Please complete the below questions if the country of tax residence is one of the following countries[2]:
Antigua and Barbuda, Bahrain, UAE, Barbados, Cyprus, Dominica, Grenada, Sain Kitts and Nevis, Saint Lucia, Seychelles, Turks andCaicos Islands, Vanuatu.

Q1 Did you obtain residence rights under a citizenship by investment/residency by investment scheme?

☐ No. Please proceed to next part. ☐ Yes. Please complete Q2, 3 and 4 then proceed to next part.

Q2 Do you hold residence rights in any other jurisdiction(s)?

☐ No. ☐ Yes. Please specify the country:

Q3 Have you spent more than 90 days in any other jurisdiction(s) during the previous year?

☐ No. ☐ Yes. Please specify the country:

Q4 In which jurisdiction(s) have you filed personal income tax returns during the previous year?

[2] As identified by the OECD, these countries offer citizenship / residence by investment schemes that potentially pose a high-risk to the integrity of CRS and will be updated on ongoing basis.

Part III: Account Holder reasonable explanation related to the country(ies) of tax residence mentioned under Part II of this form

Please complete this part only if the country of permanent residence address or mailing address under Part I is different than country of tax residence under Part II. Documentary Evidence* which supports the explanation must be provided.

The country of permanent residence address or mailing address was not mentioned as a country of tax residence because:

- ☐ Account Holder is a student at an educational institution
- ☐ Account Holder is a teacher, trainee, or intern at an educational institution
- ☐ Account Holder is a diplomat holding a post or a position in a consulate or in an embassy
- ☐ Other. Please specify below:

* Documentary Evidence is any valid identification issued by an authorized government body (for example, a government or agency thereof, or a municipality), that includes the individual's name and is typically used for identification purposes (e.g. identity card, driving license, certificate of residence, utility bill, valid lease contract).

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Part IV: Declaration and signature

I authorise Arab Bank Europe SA ("the Recipient") to provide, directly or indirectly, to any relevant tax authorities or any party authorised to audit or conduct a similar control of the Recipient for tax purposes, a copy of this form and to disclose to such tax authorities or such party any additional information that the Recipient may have in its possession that is relevant to my qualification for any benefits claimed on the basis of this Declaration. I acknowledge and agree that information contained in this form and information regarding income paid or credited to or for the benefit of the account(s) set out above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

I authorise the Recipient to provide, directly or indirectly, a copy of this form and information regarding income paid or credited to or for the benefit of the account(s) set out above to: (i) any person that has control, receipt, or custody of income to which this form relates; (ii) any person that can disburse or make payments of income to which this form relates; or (iii) any party authorised to audit or conduct a similar control of aforementioned persons for tax purposes.

I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the accounts 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 agree that I will submit a new form within 30 days if any certification on this form becomes incorrect.

Signature:

Print name:

Capacity:

Date:

If you are not the Account Holder please indicate the capacity in which you are signing this form.
If signing under a power of attorney please attach a certified copy of the power of attorney.

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 then please contact your tax office.

'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 tax residency 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 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. 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: http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm 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.

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Part V: Internal use only

Reasonableness assessment checklist

For completion by the account holder relationship manager:

		Yes	No	N/A
1	Have all sections of the form been filled in and completed with appropriate information?	☐	☐	☐
2	If the USA is mentioned as a residence, correspondence address, country of birth, nationality or country of tax residence have W-8BEN or W9 forms also been completed?	☐	☐	☐
3	Is the country associated with the permanent address in Part I mentioned as country of tax residence in Part II?	☐	☐	☐
4	Is the country associated with the mailing address in Part I mentioned as country of tax residence in Part II?	☐	☐	☐

Assessment result

☐	Reasonableness test **PASS**	All above questions are answered as **yes** (for applicable questions)
☐	Reasonableness test **FAIL**	Any of the above questions are answered as **no** (for applicable questions)

If the reasonableness test fail: Amend the FATCA and CRS Self Certification Form by adding the country(ies) associated with the question(s) completed with no as the country of tax residence, or make sure Part III completed by providing a reasonable explanation and documentary evidence.

Employee name:

Employee signature:

Date:

☐☐ ☐☐ ☐☐☐☐

Arab Bank Europe SA is a public limited company with a share capital of 75,000,000 Euros. Registered number: 844 842 278 RCS Paris.
Registered office: 41 avenue de Friedland, 75008 Paris, France. Intra-Community VAT number: FR72844842278.
Arab Bank Europe SA is authorised and regulated by the Prudential Supervision and Resolution Authority (ACPR).