

Self-certification of tax-residency for natural persons

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Client number/ _____

Internal filing no. _____

KIDID/431008

(Please complete parts 1-3 in CAPITAL LETTERS)

Part 1 – Identification of Account Holder (see page 4)

(in the case of several account holders, a separate self-certification form must be completed for each person)

Personal Information of Account Holder

Family name or surname(s)* _____

Title _____

First or given name* _____

Date of birth* _____

Place of birth* _____

Country of birth* _____

Current residential/registered address (no c/o or PO box)

House/apt/suite name* _____

Street, number* _____

Town/city/province/
county/state* _____

Postal code/ZIP code
country* _____

Part 2 – Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number ("TIN")

Please state all countries in which you are tax resident or fully taxable. In the case of natural persons an indication of tax residency is normally the residential address or habitual residence (e.g. Germany). In some cases this can (also) be nationality based for example on place of birth (e.g. USA). In case of doubt, please ask your tax advisor.

Where, exceptionally, the account holder is tax resident in more than three countries, please use a separate sheet.

If the account holder is not tax resident in any country due to a verifiable exemption, a declaration to this effect or proof must be attached to this tax self-certification.

Please also state your Taxpayer Identification Number (TIN).

In cases where you do not have a **TIN**, please state one of the following reasons for this in the TIN box below (by stating the corresponding letter "A", "B" or "C"):

- A. The country in which I am tax resident does not issue TINs.
- B. I have not (yet) been issued a TaxID/TIN. When I receive one, I will inform you immediately.
- C. I have applied for a TaxID/TIN and will submit this immediately.

Country/jurisdiction of tax residence*

TIN*

1	_____	_____
2	_____	_____
3	_____	_____

*) Mandatory field

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Part 3 – Declaration and Signature

I understand that the information on this form is subject to the Terms and Conditions governing the Account Holder's relationship with Commerzbank and setting out how the Bank may use and share the information supplied by me.

I likewise acknowledge that the information and statements contained on this form regarding the Account Holder (together with information on any reportable account(s)) may be reported to the tax authorities of the country/jurisdiction in which this/these account(s) is/are maintained and may be exchanged with the tax authorities of another country/jurisdiction or other countries/jurisdictions in which the account holder may be resident for tax purposes pursuant to intergovernmental agreements to exchange financial account information.

Please note that in the country in which the account is held, the signatory may be legally required to provide the bank with all the complete and correct information required for the self-certification (see e.g. for Germany § 3a (2) of the Financial Account Information Exchange Act (FKAustG)). If this cooperation obligation is not met, the bank may be required to report the matter to the local tax authorities, who may impose a fine (e.g. for Germany pursuant to § 28 FKAustG) for such a breach of this cooperation obligation. False statements may also be subject to penalties and/or fines under local regulations.

The account holder also must advise the Bank correctly and completely of any change in circumstances affecting the status of the tax residency of the account holder named in Part 1 of this form and resulting in the information contained on this form becoming incorrect or incomplete as soon as possible and within the applicable time limits of the Bank (e.g. in the case of Germany, the time limits under § 3a (3) FKAustG, according to which the notification must generally be made by the end of the respective calendar year, whereby there shall be at least 90 days' time to submit the notification).

Please note that it may be necessary, as part of the account opening process, to block an account after opening if we establish that the required self-certification has not yet been submitted.

Incorrect or incomplete information may be legally relevant in countries where there is a tax liability and may be subject to a penalty or fine.

The Bank is not authorised to provide legal advice. Legal issues, in particular regarding tax residency, should therefore be clarified with a tax advisor.

I am aware that the information provided in this tax residency self-certification can also be used for other accounts (including joint accounts) where the Account Holder is a person relevant to reporting.

In the event that I have provided information not for myself but on behalf of another account holder, I confirm that I will inform that person within 30 days of signing this form that this information provided to Commerzbank, together with other account information, may be reported to the tax authorities of the country in which the account(s) is/are maintained, and exchanged with the tax authorities of another country or countries where the person may be tax resident in accordance with intergovernmental agreements to exchange financial information.

I am aware that the information provided in this tax self-disclosure will also be used for other accounts where the account holder is a reporting person, including joint accounts. This also applies to accounts where the account holder is a beneficial owner. If the account holder has the function of beneficial owner in another account, this information may also be brought to the attention of such an account holder.

The information on the tax self-disclosure can be made/changed both via the self-disclosure on the tax residency for legal entities and by the beneficial owner himself on a self-disclosure on the tax residency for natural persons. If information about third parties is provided in this self-disclosure, this information must be communicated to the third person by the signatory within 30 days.

In Part 3, also indicate the signature status. If there is no legal power of representation, a joint customer relationship with individual power of attorney or already an account power of attorney, which includes the opening of accounts, a power of attorney for the submission of this self-information must be submitted.

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

Signature:

Place, date* _____

Signature(s)*  _____

Name(s) in printed letters* _____

Note:

If you are not the account holder stated in Part 1, please indicate in what capacity you are signing the form (for details, please refer to the notes on completing the form). If you are signing under a legal power of attorney, please enclose a copy of the power of attorney.

Capacity/Power of attorney _____

*) Mandatory field

Important information:

Commerzbank collects, records and processes the information on tax residency and other information contained on this form on the basis of local legal requirements implementing the financial account due diligence procedures under the Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA).

In this context, Commerzbank is required to forward data required by law to the respective tax authority if the information obtained by the Bank indicates that a person is a Reportable Person in relation to a Reportable Account.

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Notes on completing the form (please read carefully)

National implementation of the OECD Common Reporting Standard („CRS“) and the national FATCA regulations require Commerzbank (referred to below as “the Bank”) to collect, record and report certain information about an Account Holder’s tax residency status. Under the local legal regulations in Germany in particular, Commerzbank may be required to block an account in the absence of an Account Holder’s self-certification. This can also be the case specifically where the Bank establishes that not all tax self-certifications required for opening an account have been submitted. Every jurisdiction has its own rules for determining tax residency. Information on respective jurisdictions on determining tax residency can be found, for example, on the following website: [OECD automatic exchange of information portal](https://oecdautomaticexchangeofinformationportal.org/)

In general, you are tax resident in the country/residence in which you live. However, special circumstances may cause you to be tax resident elsewhere or in more than one country/jurisdiction at the same time (dual residency). If you are a US citizen or tax resident under US law for another reason (i.e. a non US citizen with residence or habitual residence in the USA), please state on this form that you are tax resident in the USA. For further information on tax residency, please consult your tax advisor or the OECD website: [OECD automatic exchange of information portal](https://oecdautomaticexchangeofinformationportal.org/)

Should you (or the Account Holder on whose behalf you are completing this form) not be tax resident in the country/jurisdiction in which the Commerzbank branch managing the account is located, the Bank may be legally required to forward the information contained on this form and other financial information regarding the financial accounts to the local tax authorities and they may in turn exchange this information with the tax authorities of the respective country of residence based on intergovernmental agreements to exchange information about financial accounts. Please refer to our data protection information under the following link www.commerzbank.de/datenschutzhinweise.

Definitions of the selected terms such as Account Holder etc can be found in the Appendix to this form.

As a financial institution, we are not allowed to provide tax consultancy services. If you have any questions regarding your tax residency, please consult your tax advisor or your local tax authority.

This form will remain valid until there is a change in the information contained thereon. In this case, you must advise us of this and provide an updated self-certification. Please immediately inform us of any change in your tax residency.

With this form you are requested to provide information in compliance with local legal requirements. By completing the form, it is ensured that Commerzbank has current information about your tax residency.

Please complete this form if you personally are the customer or Account Holder, also as a sole trader.

In the case of joint accounts or multiple accounts, please complete a separate form for each individual.

If you are providing a self-certification for an Account Holder who is a legal entity, please do not use this form. You need to complete an “Entity tax residency self certification” form.

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Appendix – Definitions of terms used

Note:

The following definitions should assist you to complete the form. Further details can be found in OECD's "Common Reporting Standard for Automatic Exchange of Financial Account Information", ("CRS"), the accompanying "Commentaries on the CRS", the domestic guidelines and explanations on self-certification for entities pursuant to the FATCA Implementing Regulation and the agreement between the Federal Republic of Germany and the United States of America to promote tax honesty in international matters and regarding the US information and reporting provisions known as the Law on Honesty in relation to foreign accounts (FATCA Agreement). Further information can be found on the OECD automatic exchange of information portal and on the websites of the local tax authorities.

If you have any questions about these definitions or require further information, please contact your tax advisor or local tax authority.

Account holder

The account holder is the person (natural person or entity) listed or identified by the Bank as the holder of a Financial Account. A person who is not a Financial Institution and who holds a Financial Account for the benefit or account of another person as the agent, custodian, authorised representative, signatory, investment advisor or intermediary is not the account holder. In these cases, said other person is the account holder. In the case of a parent-child relationship for example, where the parent acts as the legal representative, the child is considered to be the account holder. In the case of a joint account, each co-owner is considered to be the account holder individually and a separate form must be completed.

Entity

The term "entity" means a legal person or a legal entity such as a corporation, an organisation, a partnership, a trust or foundation. This term covers any person other than an individual (natural person).

FATCA

FATCA stands for Foreign Account Tax Compliance Act and describes the US-provisions which were enacted into US law as part of "Hiring Incentives to Restore Employment (HIRE) Act" on 18 March 2010. Based on national implementation acts/regulations, FATCA creates a new rule regarding reporting obligations and withholding source taxes on payments made to certain non-US financial institutions and other non-US entities.

Further information can be found on <https://www.irs.gov/individuals/international-taxpayers/relief-procedures-for-certain-former-citizens> und [November 2022 Joint Foreign Account Tax Compliance Act FAQ.pdf \(state.gov\)](#).

Reportable account

The term "reportable account" means an account held by one or several reportable persons.

Reportable person

A "reportable person" is a natural person who is tax resident in a reportable jurisdiction (including the USA) under the tax laws (including double tax agreements) of such jurisdiction.

Tax residency

Whether an individual is tax resident in a particular country/jurisdiction depends on the tax law of this jurisdiction and on any double taxation agreements in force. In general, an individual is tax resident in the country/jurisdiction in which this person lives. Special circumstances may cause this person to be tax resident elsewhere or in more than one country/jurisdiction at the same time (dual residency). The "tie breaker" regulations contained in double tax agreements (where applicable) can be applied to determine the tax residency in the case of dual residency. In general, no tax residency is justified alone by the fact that a withholding tax, such as in the case of closed funds or property ownership, is involved. If an individual is a US citizen or tax resident under US law for another reason (i.e. a non US citizen with residence or habitual residence in the USA) please state on this form that the person is tax resident in the USA.

TIN or Taxpayer Identification Number

A TIN (Taxpayer Identification Number) is a unique combination of letters and/or numbers assigned by a jurisdiction to an individual and used to identify that individual for the purposes of implementing the tax laws of this jurisdiction. Further details of acceptable TINs can be found on the OECD portal www.oecd.org/tax/automatic-exchange.