INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION FORM INSTRUCTIONS

As a financial institution, Arab Bank for Investment & Foreign Trade is not allowed to give tax advice. Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.

Please read these instructions before completing the form.

Regulations based on the OECD Common Reporting Standard ("CRS") require **Arab Bank for Investment & Foreign Trade** to collect and report certain information about an account holder's tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website www.oecd.org. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside the **United Arab Emirates**, 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 relevant local authorities and they may exchange this information with tax authorities of other jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder's tax status or other mandatory field information, that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.

This form is intended to request information consistent with local regulations.

For joint or multiple account holders, use a separate form for each individual person.

Please tell us in what capacity you are signing in Part 3.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested and summaries of defined terms such as an Account Holder, Controlling Person, on the OECD automatic exchange of information portal (www.oecd.org).

INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION FORM - *(PLEASE COMPLETE PARTS 1-3 IN BLOCK CAPITALS)*

Part 1 - Identification of Individual Account Holder

A. Name of Account Holder:
Full Name:* _____

B. Current Residence Address:
Line 1 (House/Building Name, Number, Street)* _____
Line 2 (Postal Code/City/County)* _____

C.Mailing Address: (please only complete if different than Section B above)
Line 1 (House/Building Name, Number, Street)* _____
Line 2 (Postal Code/City/County)* _____

D. Date of Birth* (dd/mm/yyy): ☐☐☐☐☐☐☐☐

E. Place of Birth
City of Birth* _____ Country of Birth* _____

F. Please respond the following.

i. I am a 'Tax Resident' of United Arab Emirates only. If yes, please proceed to Part 3. ☐ Yes ☐ No

ii. I am a 'Tax Resident' of United Arab Emirate and other jurisdiction as well. If yes, please complete to part 2 & 3. ☐ Yes ☐ No

iii. I am not a 'Tax Resident' of United Arab Emirates. If yes, please complete to part 2 & 3. ☐ Yes ☐ No

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

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

If the Account Holder is tax resident in more than three countries/jurisdictions, please use a separate sheet

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

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 why you are 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 domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

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	Country/Jurisdiction of Tax Residence	TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

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

1			
2			
3			

Part 3 – Declarations and Signature*

I understand that the information supplied by me is covered by the full provisions of the Terms and Conditions governing the Account Holder's relationship with **Arab Bank for Investment & Foreign Trade** setting out how **Arab Bank for Investment & Foreign Trade** may use and share the information supplied by me.

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 tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all 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 immediately advise **Arab Bank for Investment & Foreign Trade** 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 or incomplete, and to provide **Arab Bank for Investment & Foreign Trade** with a suitably updated self-certification and Declaration within **30 days** of such change in circumstances.

Signature:*	Name: _____
	Date ☐☐☐☐☐☐☐☐

Note: If you are not the Account Holder please indicate the capacity (e.g. Guardian, Power of Attorney etc.) in which you are signing the form.
If signing under a power of attorney please also attach a certified copy of the Power of Attorney.
Capacity: _____

FOR BANK USE (INTERNAL) REVIEWED BY		
RM Name	☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	
Signature:*	Date	☐☐☐☐☐☐☐☐

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