

CRS Individual Self-Certification Form Instructions

first direct**CRS - I**

Please read below before completing this form

Why we're asking you to complete this form

To help protect tax systems, governments around the world are introducing a new information-gathering and reporting requirement for financial institutions which is known as the Common Reporting Standard ('the CRS').

Under 'the CRS', we need to understand where you're 'tax resident' which will usually be where you pay income taxes. If you're tax resident outside the United Kingdom (UK) we may need to share this information and your account details with HM Revenue & Customs (HMRC) who will inform other tax authorities where relevant.

Completing this form will give us accurate and up to date information about your tax residency. If your circumstances change, please let us know as soon as possible and we'll update our records.

Who should complete this form

For joint accounts, each account holder needs to complete a form and we may need this even if you've already given information relating to the Foreign Account Tax Compliance Act (FATCA) as this is a separate regulation.

If you're completing this form for someone else, please ensure you have their permission and tell us what capacity you're signing in under Part 3 eg a custodian or nominee of an account, a Power of Attorney agreement or as a legal guardian on behalf of an account holder.

Need more information?

If you have any questions you can find more information by visiting firstdirect.com/foreign-tax/crs or give us a call on **03 456 100 100**† and we'll be happy to help. If you need advice or help completing the form, we recommend you get professional help as we can't give tax advice.

You can also find information about 'the CRS' and how to define your tax residency by visiting the Organisation for Cooperation and Economic Development (OECD) website www.oecd.org/tax/automatic-exchange

If you're unsure about any of the terms used in this form, there's a list of definitions in the Appendix.

†Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

For more information on contacting us via BSL video relay service visit firstdirect.com/contact-us

Because we want to make sure we're doing a good job, calls may be monitored and/or recorded, we hope you don't mind.

This page has been left blank intentionally.

Individual Tax Residency Self-Certification Form

Please complete parts 1-3 in **BLOCK CAPITALS**

Part 1

Identification of Individual Account Holder

SOLE APPLICANT

A. Name of Account Holder:

Family Name
or Surname(s): _____

Title: _____

First or Given Name: _____

Middle Name(s): _____

B. Current Residence Address:

House/Apt/
Suite Name, Number,
Street _____

Town/City/
Province/County/
State _____

Country: _____

Postal Code/ZIP Code: _____

C. Mailing Address: (please only complete if different to the address shown in Section B)

House/Apt/
Suite Name, Number,
Street _____

Town/City/
Province/County/
State _____

Country: _____

Postal Code/ZIP Code: _____

D. Date of birth: (dd/mm/yyyy) _____

E. Place of birth (not required for UK customers)

Town or City of birth _____

Country of birth _____

Identification of Individual Account Holder

JOINT APPLICANT

A. Name of Account Holder:

Family Name
or Surname(s): _____

Title: _____

First or Given Name: _____

Middle Name(s): _____

B. Current Residence Address:

House/Apt/
Suite Name, Number,
Street _____

Town/City/
Province/County/
State _____

Country: _____

Postal Code/ZIP Code: _____

C. Mailing Address: (please only complete if different to the address shown in Section B)

House/Apt/
Suite Name, Number,
Street _____

Town/City/
Province/County/
State _____

Country: _____

Postal Code/ZIP Code: _____

D. Date of birth: (dd/mm/yyyy) _____

E. Place of birth (not required for UK customers)

Town or City of birth _____

Country of birth _____

Part 2

Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent (“TIN”) (See Appendix)

Please complete the following table indicating:

- i. where the Account Holder is tax resident;
- ii. *the Account Holder’s TIN for each country indicated. (***please only complete if you are resident for tax purposes outside of the United Kingdom (UK), (including if you are dual resident in the UK and another jurisdiction) / or you are a United States citizen)**)

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

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

Reason A - The country where the Account Holder is liable to pay tax 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 authorities of the country of tax residence entered below 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			

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 **first direct** setting out how **first direct** 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 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 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 certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to **first direct** and that such information may be provided to the tax authorities of the country in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

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

I undertake to advise **first direct** within 30 days 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, and to provide **first direct** with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

Signature: _____

Print name: _____

Date: _____

Note: If you are not the Account Holder please indicate the capacity 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: _____

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 on the OECD website: www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

If you have any questions then please contact your tax adviser or domestic tax authority.

"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 on the OECD website: 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/national insurance number, citizen/personal identification/service code/number, and resident registration number.