



# Bank AL Habib Ltd.

Suite No 2-07, Capital City, Independence Avenue  
P.O Box 1010, Victoria – Mahe, Seychelles.  
Telephone: (+248) 432 5945, 441 00 40-42  
Fax: (+248) 432 59 53 Email: seychelles@bankalhabib.com

## CRS INDIVIDUAL / PROPRIETORSHIP TAX RESIDENCY SELF-CERTIFICATION FORM

Please read the guidance provided overleaf before completing this Form

**TITLE OF ACCOUNT:** \_\_\_\_\_

**Account Number(s)**

6	0	0	4																
---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

### PART 1 IDENTIFICATION OF ACCOUNT HOLDER

Fields marked with an (\*) are mandatory

#### A. Name of Account Holder:

Family Name/ Surname/ Last Name\*

Title  Mr  Mrs  Ms  Miss Other

First or Given Name\*

Middle Name(s)

#### B. Current Residence Address

House/Apt/Suite Name, Number, Street\*

Town/City\*, County/ Province/ State\*

Postal Code/ Zip Code\*, Country\*.

#### C. Current Mailing Address:

House/Apt/Suite Name, Number, Street

Town/City\*, County/ Province/ State

Postal Code/Zip Code, Country

### PART 2 COUNTRY/ COUNTRIES 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.

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:

<b>Reason A</b>	The country where the Account Holder is liable to pay tax does not issue TINs to its residents
<b>Reason B</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)
<b>Reason C</b>	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/ Countries of Tax Residence / Country/ Countries of TIN Issuance	TIN	If no TIN available, enter Reason A,B or C	Explanation (to be provided only if Reason B is selected)
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 Bank AL Habib setting out how Bank AL Habib 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 Seychelles Revenue Commission of the Republic of Seychelles where this account is 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 authorized to sign on behalf of the Account Holder) of the account to which this form relates.

I certify that where I have provided information regarding any person or persons 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 Bank Al Habib Ltd and that such information may be provided to the tax authorities of the Republic of Seychelles and exchanged with tax authorities of another country or countries in which such persons 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 Bank AL Habib within 30 days of any change in circumstances which affects the tax residency status of the Account Holder or causes any of the information contained herein to be rendered incorrect, and to provide Bank AL Habib with an appropriately updated self-certification and Declaration within 30 days of such change in circumstances.

	<b>Name of the Declarant*</b>		<b>Date*</b>
<b>Signature of Declarant*</b>	<b>Note:</b> 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		<b>Capacity*</b>

**PLEASE READ THESE INSTRUCTIONS BEFORE COMPLETING THE CRS INDIVIDUAL / PROPRIETORSHIP TAX RESIDENCY SELF-CERTIFICATION FORM****Why should you complete this form?**

Regulations based on the Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS) require Bank AL Habib to collect and report certain information about its account holders' tax residence and their financial accounts with the Bank.

In most cases, tax residence status and the country in which you live would be identical. However, special circumstances (such as studying abroad or working overseas) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you are liable to pay income tax constitute your country/countries of tax residence. Completing this form will ensure that we hold accurate and up to date information about your tax residency.

If you are tax resident outside the Republic of Seychelles, we will be legally obliged to pass on the information in this form and other financial information with respect to your financial account(s) to the Seychelles Revenue Commission, and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to the Multilateral Competent Authority Agreement (MCAA) on Automatic Exchange of Financial Account Information and Government of Seychelles Revenue Administration (Common Reporting Standard) Regulations, 2015.

This form will remain valid unless there is a change in circumstances relating to the account holder's tax status or other mandatory fields included in this form. You are required to notify us within 30 days if there is a change in circumstances that renders this form incorrect or incomplete, and provide an updated self-certification within 30 days of such change in circumstances.

**Who should complete this form?****Please complete this form if you are an individual account holder, sole trader or sole proprietor.**

For joint account holders, please use a separate form for each individual account holder. In case you hold multiple accounts you need to provide IBAN for all accounts held.

Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act (FATCA), you will still need to provide additional information for the CRS as this is a separate regulation.

Do not use this form if you need to self-certify on behalf of an entity. In that case, you will need an "Entity Tax Residency Self-Certification Form." Similarly, if you are a controlling person of an entity, please fill in a "Controlling Person Tax Residency Self-Certification Form" instead of this 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 3. For example, you may be the custodian or nominee of an account or you may be completing the form under a power of attorney.

If you are a legal guardian of an account holder who is a minor, please use two separate forms; one should be completed on behalf of the minor account holder which includes information of the minor, and the other for yourself.

**For more information:**

The OECD has developed the rules to be used by all governments participating in the CRS and in the case of Republic of Seychelles these can be found on the website: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/crs-by-jurisdiction/legislation/Seychelles-Secondary-Legislation.pdf>

Please note, as a financial institution, we are not allowed to give tax advice.

If you have any questions on defining your tax residency status, please visit the OECD website or consult your tax advisor or local tax authority.

**SUMMARIZED DESCRIPTIONS OF SELECTED TERMS**

**Note:** These are selected summaries of defined terms provided to assist you to complete 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 local (country) guidance. This can be found at the OECD automatic exchange of information portal <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

If you have any questions, please contact your tax advisor or local tax authority.

**"Account Holder"** is 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"** 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 and the Interpretative Note on 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"** means a legal person or a legal arrangement, such as a corporation, organization, partnership, trust or foundation.

**"TIN"** (including "functional equivalent") 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 <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.

**"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.