

Self-Certification Form

Please read the instructions provided overleaf before completing this Form

Branch:

Account No.

Fields marked with an (*) are mandatory

PART (1):

IDENTIFICATION OF ACCOUNT HOLDER

A. Name of Account Holder:

Title Mr Mrs Ms Miss Other _____

First or Given Name* _____

Middle Name(s) _____

Family Name/ Surname/ Last Name* _____

B. Current Residence Address:

House/ Apt Number, Street* _____

Town/ City* _____ County/ Province/ State* _____

Postal Code/ Zip Code* _____ Country* _____

C. Date of Birth*

D. Place of Birth*

Town/ City* _____ 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/ NTN for each country.

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

If a TIN/ NTN 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 TIN/ NTNs to its residents

Reason B The Account Holder is unable to obtain a TIN/ NTN or equivalent tax number
(Please explain why you are unable to obtain a TIN/ NTN in the below table if you have selected this reason)

Reason C No TIN/ NTN is required. (Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN/NTN to be disclosed)

Country/ Countries of Tax Residence/ Country/ Countries of TIN/ NTN Issuance	TIN/ NTN	If no TIN/ NTN 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 Federal Board of Revenue of Pakistan who may exchange the information with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements for exchange of financial account information.

I certify that I am the Account Holder of the account 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 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.

Date*

Signature of the Account Holder*

BRANCH MANAGER / OPERATIONS MANAGER APPROVAL

I declare that the information in this form is consistent with the documents received as part of AML/ KYC requirements.

Name	Designation	Signature with Sig. No.	Date

INSTRUCTIONS TO THE CRS INDIVIDUAL / PROPRIETORSHIP TAX RESIDENCY SELF-CERTIFICATION FORM

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 Pakistan, 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 Federal Board of Revenue, 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 Chapter XIA on the Common Reporting Standard in the Income Tax Rules, 2002.

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 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 Pakistan the text adopted by the FBR can be found on the website: <http://www.fbr.gov.pk/>

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 FBR.

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 FBR.

"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.

"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 (National Tax Number) or a functional equivalent in the absence of a TIN. 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 contact their tax advisors for purposes of determining their residence for tax purposes.

"Reportable Jurisdiction" means all jurisdictions other than Pakistan and the U.S.A.

"Reportable Account" means an account held by one or more Reportable Persons or by a Passive Non-Financial Entity (NFE) with one or more Controlling Persons that is a Reportable Person.