

Appendix - CRS Definitions

Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within 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 advisor or domestic tax authority.

'Account Holder' - The term account holder means the person listed is 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 or 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 the 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 Account Holder.

'Controlling Person' – This is a natural person who exercises control over an entity. When an entity 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 (adopted February 2012).

*Note: 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.*

CRS 'Specified Person' (also referred to as a Reportable Person) - The term "Reportable Person" means a Reportable Jurisdiction Person other than: (i) a corporation the stock of which is regularly traded on one or more established securities markets; (ii) any corporation that is a Related Entity of a corporation described in clause (i); (iii) a Governmental Entity; (iv) an International Organization; (v) a Central Bank; or (vi) a Financial Institution.

'Entity' – The Term 'Entity' means a legal person or legal arrangement, such as a corporate, 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 Investments 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 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 residents may rely on the tiebreaker rules contained in the 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. The TIN is a unique combination of letters and numbers assigned by a jurisdiction to an Individual or 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 (as a ‘functional equivalent’). Examples of that type of number, for individuals, are social security/national insurance number, citizen/personal identification/service code/number, and resident registration number.