

Important information required about your foreign tax residency status

The Common Reporting Standard (CRS) and the Foreign Account Tax Compliance Act (FATCA) are global standards for the collection and reporting of information on financial accounts held by foreign tax residents. Australian Financial Institutions are required to collect information regarding foreign tax residency from their customers and to provide the information to the Australian Taxation Office (ATO), as part of the global initiative on tax transparency and the automatic exchange of information.

If you are an individual or an organisation as described below, you are kindly requested to provide particulars of your Foreign Tax Residency status to us within 7 days.

- i. **An individual** (including a child, or a sole trader/ sole proprietor) who is an account holder or a joint account holder or an individual who is a beneficial owner and/or a controlling person of an organisation complete section 1;

This information may also be provided by the child's authorised representative.

(A beneficial owner or a controlling person is an individual that directly or indirectly owns a legal interest in the organisation of 25% or more and/or exercises actual effective control over the organisation, whether from an economic or other perspective such as voting powers. In the case of a trust, this includes trustee/s, settlor/s, appointer/s, protector/s, beneficiary/ies or classes of beneficiaries and in the case of organisations other than trusts, this includes persons in similar positions.)

- ii. **An Organisation** who is an account holder or a joint account holder, please complete section 2:
(Some organisations such as Government entities, listed companies and financial entities are exempt from CRS but may need to declare for FATCA purposes.)

Note: If you require assistance to determine your foreign tax residency status, please contact your tax advisor as we are not tax advisors.

We will only collect and share information required to meet our statutory obligations in accordance with our Privacy Policy which can be found at: <https://banksyd.com.au/privacy-policy>

If you do not provide this information to us, we may limit the services we provide to you including freezing or closing your existing account/s.

This information can be provided to us by the following methods:

- **Internet Banking** (Secure Message); or
- **Visiting any of our branches**; or
- **Mail to:** COU Department, GPO Box 4288, Sydney NSW 2001; or
- **Telephone** between 9.30am – 5.00pm Monday to Friday (AEDT)
 - Local Tel: 13 95 00
 - International Tel: +61 2 8262 9191

Bank of Sydney will never ask you to provide, verify or update any Internet Banking details directly into an email reply.

We thank you in advance for your response and for banking with us.

Yours sincerely,

Bank of Sydney

Section 1: INDIVIDUAL or Sole Trader - Self-Certification regarding overseas tax residency
(If more than one individual, please complete a separate Self-Certification for each.)

First Name:	Middle Name:	Surname:
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Residential address
(PO Box not accepted)

Date of birth

Are you a citizen of the USA or a USA resident for tax purpose?

Yes No

If yes, please provide your U.S. tax identification number (TIN)

Are you a resident of any country other than Australia or the USA for tax purposes? Yes No

If yes, please provide the name of each country, your TIN for each country (or a reason why you're not providing a TIN):

Country	TIN	If you do not have a TIN for a country you are a tax resident of, please tick and provide reason
		<input type="checkbox"/> The country does not issue TINs to residents <input type="checkbox"/> Disclosure of TIN is not mandatory for this country <input type="checkbox"/> Other reason I don't have TIN for this country is: Specify _____ Other _____ Reason: _____

Declaration: I declare I am authorised to provide this information and that the information provided is, to the best of my knowledge and belief, accurate and complete. I understand that the provision of false, misleading or incomplete information may constitute an offence/s attracting penalties. I undertake to advise Bank of Sydney promptly and provide an updated Self-Certification within 30 days where any change in circumstances occurs which causes any of this information to be inaccurate or incomplete. I will provide Bank of Sydney with additional details and documentation as requested.

I confirm I have consulted a tax advisor where necessary and confirm that Bank of Sydney has not provided any tax advice.

Signature: Account Holder / Beneficial Owner / Controlling Person	Date:
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Section 2: ORGANISATIONS - Self-Certification regarding overseas tax residency
(If more than one organisation, please complete a separate Self-Certification for each.)

Full name of Organisation:	Registered address: (PO Box not accepted)
ABN/ACN (if applicable):	
Country of Incorporation:	

FATCA / CRS Tax Information

 Is your organisation located in, incorporated in or a tax resident of the USA? Yes No

If yes, please provide your Taxpayer Identification Number (TIN)

 Is the organisation exempt from FATCA reporting because it is not a 'Specified U.S. Person'? Yes No

Note: Not all US entities are reportable for FATCA. A U.S. entity is not reportable for FATCA if it is not a 'Specified US Person'

[The term "Specified U.S. Person", as defined in Article 1(1)(ff) of the Australian IGA, means a U.S. 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 member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i); (iii) the United States or any wholly owned agency or instrumentality thereof; (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing; (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code; (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code; (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code; (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64); (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code; (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code; (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.]

Please tick one of the boxes appropriate to your organisation and provide the relevant information:

Financial Institution

- Custodial Institution, Depository Institution or Specified Insurance Company.
- Investment Entity that is managed by another Financial Institution and located in a non-participating jurisdiction.
(Note: Please indicate names of controlling person(s) in table below)
- Other Investment Entity

If any of the above, please provide your:

Global Intermediary Identification Number (GIIN)

AND please provide any other FATCA status

Active Non-Financial Entity (NFE)

- Active NFEs by reason of income and assets; less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- NFE the stock of which is regularly traded on _____ which is an established securities market.
- Related entity of _____ the stock of which is regularly traded on _____, which is an established securities market.
- NFE is a governmental entity, an international organisation (e.g. The United Nations, World Health Organisation), a central bank, or an entity wholly owned by one or more of the foregoing entities.
- Active NFE other than the above.

Passive Non-Financial Entity (NFE)

- NFE that is not an active NFE.

In the preceding calendar year, did your business:

- a) Earn 50% or more of its gross income from passive income*; or
- b) Hold 50% or more of its assets^ to produce passive income*; and
- c) Have non-Australian tax residents as controlling persons (beneficial owners)? Yes No

**Passive income is generally income derived from passive sources (not in the active conduct of a business) e.g. dividends, rental income, interest, distributions, royalties and annuities.*

Please indicate names of controlling person(s) that are non-Australian tax residents in the table below.

- I certify that each controlling person that is not listed in the table below is solely an Australian tax resident.

Note: If no natural person exercises control over an entity which is a legal person, the controlling person will be the individual holding the position of senior managing official.

Name of Controlling Person 1:	
Name of Controlling Person 2:	
Name of Controlling Person 3:	
Name of Controlling Person 4:	
Name of Controlling Person 5:	

**Note: Each non-Australian tax resident controlling person(s)
must complete Section 1 of this form**

Is your organisation a resident of any country other than Australia or the USA for tax purposes? Yes No

If yes, provide the name of the country and Taxpayer Identification Number (TIN) for each country or a reason if no TIN.

Country	TIN	If you do not have a TIN for a country you are a tax resident of, please tick and provide reason
		<input type="checkbox"/> The country does not issue TINs to residents <input type="checkbox"/> Disclosure of TIN is not mandatory for this country <input type="checkbox"/> Other reason I don't have TIN for this country is: Specify _____ Other _____ Reason: _____

Declaration: I declare I am authorised to provide this information and that the information provided is, to the best of my knowledge and belief, accurate and complete. I understand that the provision of false, misleading or incomplete information may constitute an offence/s attracting penalties. I undertake to advise Bank of Sydney promptly and provide an updated Self-Certification within 30 days where any change in circumstances occurs which causes any of this information to be inaccurate or incomplete. I will provide Bank of Sydney with additional details and documentation as requested.

I confirm I have consulted a tax advisor where necessary and confirm that Bank of Sydney has not provided any tax advice.

Authorised Signatory(ies):	Date:
Capacity:	

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Capacity:	