

Information & Instructions for completing this form

Why we are asking you to complete this form.

New regulations, including those based on the OECD Common Reporting Standard (the “CRS”), require all financial institutions to collect and report information relating to an Account Holder’s tax residence. If an Account Holder is tax residence in a country other than where the account is maintained, financial institutions may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to local or foreign tax authorities.

How tax residence is determined

Each jurisdiction has its own rules for defining tax residence. In general, however, you are likely to be tax resident in the country in which you live and/or are liable to pay taxes. Special circumstances may also cause you to be resident elsewhere, or to be resident in more than one country at the same time (i.e. to be “Dual Resident”). Your country may have published information to help you determine your tax residence on the OECD CRS Portal available at:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

If you are unsure about your tax residence, please contact your tax advisor or local tax authority.

Who should complete this form

This form should be completed by all individuals Account Holders. Joint Account Holders should complete one form for each individual person.

If you are filling in this form on behalf of someone else.

Please tell us in what capacity you are signing in Part 3.

For example, you may be completing the form under a power of attorney.

A legal guardian should complete the form on behalf of an account holder who is a minor.

Where you can get more information

More information about CRS is available on the OECD’s website:

<http://www.oecd.org/tax/automatic-exchange/>

Definitions

NOTICE: The following are selected summaries of defined terms provided to assist you with the completion of this form. Further details and definitions can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the “CRS”), the associated Commentary to the CRS, as well as in domestic guidance issued by each country adopting CRS. Such documents may be found at the OECD automatic exchange of information portal at <https://www.oecd.org/tax/automatic-exchange/>.

“**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 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.

Tax Residency Self-Certification for Individuals

“Financial Account” means 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.

“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” means a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

“Reportable Person” means 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” means **Taxpayer Identification Number** or 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 the OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (i.e., 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.

Tax Residency Self-Certification for Individuals

Note: '*' denotes mandatory field/information required.

Individual Self-Certification Form

CRS-I

Part I - Identification of the Individual Account Holder

A. Name of Account Holder	
Title (Mr/Ms/Mrs/Miss/Other)	
Family Name or Surname(s) *	
First or given name(s)*	
Middle name(s)*	
B. Date and Place of Birth	
Date of Birth (DD-MM-YYYY) *	
City of Birth*	
Country of Birth*	
C. Current Residence Address*	
Line 1 (e.g., House/ Apt./Suite Name/Number/Street, if any) *	
Line 2 (e.g., City/ Town) *	
Line 3 (e.g., Parish/ State/ Province/Country) *	
Postal Code/ Zip Code*	
Country*	
Contact Number (s) *	
D. Mailing Address (please only complete if different to residence address)	

Tax Residency Self-Certification for Individuals

Part 2 - Country of Residence for Tax Purposes and related Tax Identification Number or functional equivalent (“TIN”)

Please complete the following table indicating (i) where the Account Holder is a tax resident and (ii) the Account Holder’s Tax Identification Number for each country indicated. If the Account Holder is a tax resident in more than three countries please use a separate sheet.

If a Tax Identification Number is unavailable, please enter “NA” in the Tax Identification Number field and provide either **Reason A, B or C** where indicated.

Reason A means the country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.

Reason B means the Account Holder is otherwise unable to obtain a Tax Identification Number or equivalent number. (Please explain why you are unable to obtain a Tax Identification Number in the second table below if you have this reason.)

Reason C means no Tax Identification Number is required. (*Note: only select this reason if the authorities of the country of tax residence entered below do not require the Tax Identification Number to be disclosed.*)

Country of Tax Residence	Local Tax Identification Number	If no Tax Number is available please enter Reason A, B or C
1.		
2.		
3.		

If you selected Reason B above, explain below why you are unable to obtain a Tax Identification Number below:

1.	
2.	
3.	

Part 3 - Declaration and Signature

1. I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete.
2. I undertake to advise **St. Lucia Teachers' Credit Co-operative Ltd** where any changes in circumstances occur which cause any of the information contained in this form to become inaccurate or incomplete by providing **St. Lucia Teachers' Credit Co-operative Ltd** with an updated Individual Self-Certification Form within 30 days of such change of circumstance.
3. I understand that the information supplied by me (the Account Holder) in this form (including any attachments hereto) is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with **St. Lucia Teachers' Credit Co-operative Ltd**, setting out how **St. Lucia Teachers' Credit Co-operative Ltd** may use and share information supplied me (the Account Holder).
4. Without limiting the foregoing, I hereby agree that you may disclose and transfer the information contained in this form and other information regarding the Account Holder and any Reportable Account(s) when considered necessary by **St. Lucia Teachers' Credit Co-operative Ltd** for your business purposes or in connection with, to comply with, or facilitate compliance with, any law, regulation, court order or requirement in any jurisdiction existing currently or in the future, or to comply with any agreement or arrangement with such authority or between such authorities in any jurisdiction existing currently or in the future.
5. 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.

Print Full Name*

Signature*

Date (DD-MM-YYYY) *

Note: If you are not the Account Holder, please indicate the capacity in which you are signing this form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

Capacity (If applicable): _____