

# Individual Tax Residency Self-Certification Form

(Download and save a copy of this form if you wish to use 'input' fields)

## INSTRUCTIONS

Please read these instructions before completing the form.

Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions such as ourselves to collect and report certain information about an account holder's tax residence. Each jurisdiction has its own rules for defining tax residence. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form. For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal where many countries have provided some information to help you determine if you are tax resident in their jurisdiction.

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside of Gibraltar, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to the Gibraltar Tax authorities, and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information. Further details of the information that may be exchanged are available on the Banks web page or can be made available in writing upon request.

You can find summaries of defined terms such as an account holder, and other terms, in the Appendix.

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder's tax status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.

This form is intended to request information consistent with local law requirements.

Please fill in this form if you are an individual account holder, sole trader or sole proprietor. For joint or multiple account holders, use a separate form for each individual person.

Where you need to self-certify on behalf of an entity account holder (for example a limited company or a trust), do not use this form. Instead, you will need an "Entity tax residency self-certification". 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.

As a financial institution, we are not allowed to give tax advice.

Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information.

# Individual Tax Residency Self-Certification Form

Please complete parts 1-4 in block capitals

## Part 1 - Identification of Individual Account Holder

### A. Name of Account Holder

Family Name or Surname(s)

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Title

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First or Given Name

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Middle Name(s)

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### B. Current Residence Address:

Line 1 (e.g. House/Apt/Name/Number/Street)

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Line 2 (e.g. Town/City/Province/Country/State)

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Country

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Postal code/ZIP code

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### C. Mailing Address: (please only complete if different to address shown in section B above)

Line 1 (e.g. House/Apt/Name/Number/Street)

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Line 2 (e.g. Town/City/Province/Country/State)

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Country

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Postal code/ZIP code

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### D. Date of Birth:

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### E. Place of Birth:

Town or City of Birth

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Country of Birth

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**Please proceed to part 2**

Part 2 - Country of Residence for Tax Purposes and related Taxpayer Identification Number or Functional Equivalent (TIN) (see appendix)

Please complete the following table indicating:

- i) where the Account Holder is tax resident;
- (ii) the Account Holder's tax identification number (TIN) for each country indicated.

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 or B.

Reason A - The country where the Account Holder is liable to pay tax does not issue TINs to its residents.  
Reason 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)

Country of Tax Residence	TIN (see appendix below for explanatory note) n.b. for UK Residency use Social Security or National Insurance No.	If no TIN is available, enter reason A or B

If you selected reason B above, then please explain in the following table why you are unable to obtain a TIN:

1.	
2.	
3.	

Does the Account holder hold residence rights in any jurisdiction other than stated above?

Please proceed to part 3

**Part 3**

Please answer all the questions below and provide additional details where necessary.

	<b>Yes/No</b>	<b>If 'Yes', please give details</b>
<p><b>Did the Account Holder obtain any of the above mentioned residency rights under a Citizenship/ Residency by Investment Scheme?</b> (see explanatory note on page 6)</p> <p>If answer is <b>"No"</b> then please go straight to Part 4. If answer <b>"YES"</b> then please give details and then continue below.</p>		
<p><b>Has the Account Holder spent more than 90 days in any other jurisdiction(s) during the previous year?</b></p> <p>If <b>"Yes"</b> please give details (including approximate number of days spent in the jurisdiction concerned)</p>		
<p>In which jurisdiction(s) has the Account Holder filed personal income tax returns during the previous year?</p> <p>If no tax return filed in the previous year then please state when and where last filed</p>		

**Please proceed to part 4**

**Part 4 - 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 **Trusted Novus Bank** setting out how **Trusted Novus Bank** may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the named individual, the Account Holder, and any Reportable Account(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident as may be required by law and/or pursuant to intergovernmental agreements to exchange financial account information. I understand that more details as to the nature and type of information exchanged are available on the Bank's webpage at [www.trustednovusbank.gi](http://www.trustednovusbank.gi) and are also available in writing upon request.

I certify that I am the Account Holder, (or am authorised to sign for the Account Holder), 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 **Trusted Novus Bank** within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide **Trusted Novus Bank** with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Note: If you are not the Account Holder, then 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.

Capacity: \_\_\_\_\_

## Appendix

Further details concerning Automatic Exchange of Information and the Banks reporting obligations can be found on the Banks web page at [www.trustednovusbank.gi](http://www.trustednovusbank.gi) and on the OECDs web page [www.oecd.org/tax/Automatic-exchange/](http://www.oecd.org/tax/Automatic-exchange/)

## Definitions

Note: These are selected definitions provided to assist you with the completion of 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 domestic guidance. This, together with further details as to information that may be exchanged, can be found at the following link [www.oecd.org/tax/automaticexchange/common-reporting-standard/](http://www.oecd.org/tax/automaticexchange/common-reporting-standard/). If you have any questions then please contact your tax adviser or domestic tax authority.

**Account Holder** - The term 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 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.

**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 Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

**TIN** (including functional equivalent) - The term TIN 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 the following links...

**OECD:** [www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/)  
**European Commission:** [www.ec.europa.eu/taxation\\_customs/tin/tinByCountry.html](http://www.ec.europa.eu/taxation_customs/tin/tinByCountry.html)

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.

**Tax Resident** - Tax residency is determined under the domestic tax laws of each jurisdiction. There might be situations where a person qualifies as a tax resident under the tax residence rules of more than one jurisdiction, and therefore is a tax resident in more than one jurisdiction. As a financial institution, we are not allowed to give tax advice. If you are uncertain as to where you may be tax resident we strongly recommend that you consult your tax adviser. You may also refer to the information at the OECD automatic exchange of information portal - [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/)

**Citizenship/Residency by Investment Scheme** - A scheme offered by a jurisdiction that allows foreign individuals to obtain citizenship or temporary or permanent residence rights on the basis of local investments or against a flat fee.