

**INTERNATIONAL TAX TRANSPARENCY
SELF-CERTIFICATION & DECLARATION FORM (FATCA & CRS) – INDIVIDUAL**

This form to be used to Individuals, "Natural persons" and Sole Proprietorships In the case of joint Account Holders, each Account Holder must complete a separate form All sections of this form are mandatory & Abbreviations are not allowed

Section A – Customer/Account Holder Information

| | | | | | | | | |
|---|--|---|---|--------|-------------------------------|---|------|---|
| Title: | <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Other | | | | | | | |
| Customer Full Name in English: (First/Middle/Last): | First | | | Middle | | | Last | |
| Date of Birth: (Gregorian/Western) | D | D | M | M | Y | Y | Y | Y |
| Gender: | <input type="checkbox"/> Female | | | | <input type="checkbox"/> Male | | | |
| Town or City of Birth: | | | | | | | | |
| Country of Birth: | | | | | | | | |
| Current Residence Address in Kuwait: | Building: | | | | Street Name: | | | |
| | District: | | | | Postal Code: | | | |
| | City: | | | | Country: | | | |
| If there is residence address outside Kuwait, please indicate: | Building: | | | | Street Name: | | | |
| | District: | | | | Postal Code: | | | |
| | City: | | | | Country: | | | |
| Mailing Address: (if different from the Current Residence) to be included) | Building: | | | | Street Name: | | | |
| | District: | | | | Postal Code: | | | |
| | City: | | | | Country: | | | |
| Are you a US person? | <input type="checkbox"/> Yes | | | | <input type="checkbox"/> No | | | |
| If yes, please complete section B | | | | | | | | |
| If more than one citizenship, please indicate each country of citizenship | | | | | | | | |
| Do you have an immigrant visa or permanent resident status in a country other than Kuwait | <input type="checkbox"/> Yes | | | | <input type="checkbox"/> No | | | |
| If yes, please indicate the state of each permanent residency | | | | | | | | |
| Are you a Tax Resident of any country or countries outside of Kuwait? By selecting 'No', I confirm that Kuwait is my sole residency for tax purposes | <input type="checkbox"/> Yes | | | | <input type="checkbox"/> No | | | |
| If Yes, please complete section C | | | | | | | | |

Section B – USA Tax Residents

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| If you are a USA Tax Resident please provide one of the following TINs. A US TIN can be one of the following: 1. A Social Security Number (SSN), or 2. An Individual Taxpayer Identification Number (ITIN), or 3. A Taxpayer Identification Number for Pending US Adoptions (ATIN). | | | | | | | | | |
| Please provide your TIN in one of the lines provided below: | | | | | | | | | |
| (SSN) | | | | | | | | | |
| (ITIN) | | | | | | | | | |
| (ATIN) | | | | | | | | | |

Section C – Tax Residency Information

Please specify your Country (ies)/Jurisdiction(s) of Residence for Tax Purposes including Taxpayer Identification number.

| | Country/jurisdiction | Taxpayer Identification Number (TIN) or Functional Equivalent | If no TIN available enter Reason A, B or C |
|---|----------------------|---|--|
| 1 | | | |
| 2 | | | |
| 3 | | | |

If TIN is not available please choose one of the following reasons:

A. The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents

B. The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN if you have selected this reason):

Country1:

Country1:

Country1:

C. No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Section D –Declaration and Signature

I/We declare that all the particulars and information provided herein, are true, correct, complete and up-to-date in all respects and I/We have not withheld any information and I/We acknowledge that Financial Institution “EFG Hermes – Kuwait” will rely on the information provided in this form until notice in writing satisfactory to the Financial Institution “EFG Hermes – Kuwait” of its revocation and by submission of an updated Self-Certification & Declaration Form is received by the registered email, within 30 days where any change in circumstances occurs.

I/We hereby undertake to inform the Financial Institution “EFG Hermes – Kuwait” of any change in information / circumstances provided, and to furnish to the Financial Institution “EFG Hermes – Kuwait” any changes/amendments taking place in future with reference to the documents submitted by me/us as and when such changes/amendments occur.

I/We undertake to inform the Financial Institution “EFG Hermes – Kuwait” if I/We are away from my/our own country of residence for any period that may impact the United States Substantial Presence Test as herein defined, or the presence test related to any other countries I/We are tax residents in.

I/We confirm and accept that should any withholding, tax, other impositions or other governmental dues related to me/us become payable to domestic or overseas regulators or tax authorities, all payments made to me/us shall be net of any such taxes etc. and the Financial Institution “EFG Hermes – Kuwait” assumes no liability in this regard.

I/We waive the Financial Institution “EFG Hermes – Kuwait” of its duty of confidentiality and grant the Financial Institution “EFG Hermes – Kuwait” the liberty to make available, as and when required by law/authorities, to the Courts, regulatory/or other authorities of State of Kuwait or my/our country of residence or the country in whose currency this account will be maintained or routed, or to any other regulator/tax authority or other authorities in domestic and other jurisdictions, any information relating to my/our account, without any prior consent from me/us.

| | |
|---|--|
| Name of Signatory in English | |
| Signature | |
| Capacity of Signatory: (Please tick 1 box only) | Account Holder <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Guardian <input type="checkbox"/> Other (Please specify below) |

| | | | | | | | | |
|--------------------------|---|---|---|---|---|---|---|---|
| Form Signing Date | D | D | M | M | Y | Y | Y | Y |
|--------------------------|---|---|---|---|---|---|---|---|

To be Completed Relationship Manager /Customer Service Representative

| | | | | | | | | | | | | | | | | | | | | | |
|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Signature of Relationship Manager / Customer Service Representative | | | | | | | | | | | | | | | | | | | | | |
| Client Trade Number | <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> </table> | | | | | | | | | | | | | | | | | | | | |
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Definitions
 The definitions in this section are the relevant ones related to this International Tax Transparency Form and are not an exhaustive list. For the complete set of definitions, please refer to the FATCA / CRS regulations which are readily available on the internet.

Foreign Account Tax Compliance Act (FATCA) Definitions

U.S. Person
 Means a U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof.

US Resident
 US resident is a US citizen or a resident alien, which is an individual that is not a citizen or national of the United States and who meets either the green card test or the substantial presence test for the calendar year.

Green Card
 "green card" recipient as an alien who has been granted "the status of having been lawfully accorded the privilege of residing permanently in the United States as an immigrant in accordance with the immigration laws, such status not having changed."

Born in the USA
 A person born in the USA is considered as a «US person» under FATCA unless the person has formally renounced his or her right to US citizenship.

US Address
 An address in the US. Please Note: "Shop and Ship" addresses or other similar services maintained by customers will not be considered as a relevant address for this purpose.

Telephone number
 Telephone number(s) provided is a US telephone number.

Standing Instructions
 Standing instruction to periodically transfer funds to an account with US address.

Hold mail address
 Address for communication AND all mails are retained at the Bank for physical collection by a representative of the customer.

Substantial Presence Test
 You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the -3year period that includes the current year and the 2 years immediately before that, counting:
 - 3/1 of the days you were present in the first year before the current year, and
 - 6/1 of the days you were present in the second year before the current year.

Common Reporting Standards (CRS) Definitions

Tax Residency
 Tax residency is the country where you are resident/registered for tax purposes. Each country has its own rules for defining tax residence. For more information on tax residence, please consult your tax advisor or check the OECD information readily available on the internet.

Tax Information Number
 A Taxpayer Identification / Information Number (TIN) is a unique combination of letters and/or numbers assigned to the person or you/ your entity. Some countries do not issue a TIN, but may rely on other issued numbers such as social security/insurance numbers or company registration numbers for entities. You may need to provide these if requested. The OECD has published a list of the acceptable Taxpayer Identification Number (TIN) formats and their alternatives.

Self-Certification Forms
 A completed self-certification form is used to confirm your tax residency status under the CRS.

