Habib Bank AG Zurich

(Incorporated in Switzerland 1967)

Date [____] [____] [____]
    day   *month*   *year*

_____ Branch,

United Arab Emirates.

CUSTOMER REFERENCE

Customer account number   `0 2` – `☐☐` – `☐☐` – `☐☐☐☐☐☐` – `☐☐☐☐` – `☐☐☐☐☐☐`
22 digits

Account title _____

Tax regulations adopted by the Central Bank of the UAE and the Ministry of Finance require Habib Bank AG Bank Zurich, UAE *(here in after referred the **"Bank")** to collect certain information about each account holder's tax residency status. The data collected may be transmitted by the Bank to the UAE Central Bank for transfer to the tax authority of another jurisdiction.

This form is designed to capture the residency for tax purposes of the person entitled to the income and assets associated with an account *(the beneficial owner)*.

Please complete, where applicable, the relevant sections below and provide any additional information as may be required. If you have any questions about how to complete this form, please contact your tax advisor.

If you are a US Person for tax purposes under US Internal Revenue Service *("IRS")* regulations, you are required to additionally provide a completed, signed and dated IRS Form W-9.

Do not use this form if you are an entity. Instead you should complete and provide the appropriate **"Entity Self-Certification Form for tax purposes"**.

PART 1 – CLIENT IDENTIFICATION

Account Holder *(please complete a separate form for each Account Holder)*

Full name `☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐`
as per passport / government issued ID

Date of birth [____] [____] [____]   Nationality[1] _____
    day   *month*   *year*

CURRENT RESIDENCE ADDRESS

Number [_____]   Street _____
  apartment / villa / house   *location / area*

P.O. Box/Postal/Zip code [_____]   City _____   State/Province _____

Country of residence _____

PART 2 - TAX RESIDENCY

Please indicate all countries in which you are resident for tax purposes[2] and the associated Tax Identification Numbers.

If the Account Holder is a tax resident of the UAE, please provide the UAE Emirates Identity Card Number in place of a TIN.

UAE Tax Residency Definition:

"Resident Person" in the UAE means:
    a) Any UAE National
    b) An Individual who is a resident in the UAE with:
        I. A valid Emirates ID and
        II. A valid Residency Visa.
(Please refer to account opening checklist for documents required for residential proof)

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[1] *List all nationalities, if more than one.*

[2] *Generally, an individual is resident for tax purposes in a country if, under the laws of that country (including tax conventions), he/she pays or should be paying tax in that country by reason of his/her domicile, residence, or any other criterion of a similar nature (i.e. full tax liability), and not only from sources in that country. Dual resident individuals may rely on the tiebreaker rules stipulated in tax conventions (if applicable) for determining their residence for tax purposes. Your tax residence usually matches with your principal residence. For instance, a holiday apartment generally does not trigger unlimited tax liability and accordingly does not lead to a tax residence in that country.*

[_____]

authorized signatory's initial

NOTE: In the case of multiple signatories, authorized signatories must sign as per the account mandate.

For Individuals who are tax residents of jurisdictions other than UAE & US:

If a TIN is unavailable, please provide the appropriate reason A, B or C:

Reason A – The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.
Reason B – The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.
Reason C – TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

For the purposes of taxation, I am tax resident in the following countries and my Tax Identification Number *(TIN)* in each additional country is set out below or I have indicated that a TIN is unavailable:

Account Holder:

S.NO	COUNTRY OF RESIDENCY FOR TAX PURPOSE	TAX IDENTIFICATION NUMBER *(TIN)* or a FUNCTIONAL EQUIVALENT	IF NO TIN IS AVAILABLE, ENTER REASON A, B OR C
1)			
2)			
3)			

If Reason B is selected above, please explain why account holder is unable to obtain a TIN:

_____

If you have selected UAE as your Tax Residency, Please complete below 04 questions:

1) Is your current UAE Residency permit / Emirates ID for 05 years or more? . . . . ☐ Yes   ☐ No

2) Have you obtained your UAE tax Residency under a Residency by Investment Scheme? . . . . ☐ Yes   ☐ No

3) Are you a resident in any other Jurisdiction(s)? . . . . ☐ Yes   ☐ No *(If yes, name of jurisdiction _____)*

4) In which jurisdiction(s) have you been subject to personal Income tax during the previous calendar year? [_____]

*NOTE: If any of the above questions is answered as **'Yes'**, the Relationship Manager must conduct Enhance due diligence to confirm the plausibility of UAE tax residency declared by the client.*

── **PART 3 – DECLARATIONS AND UNDERTAKINGS** ──

1) I acknowledge and agree that *(a)* the information contained in this form is collected and may be kept by the Bank for the purpose of automatic exchange of financial account information, and *(b)* such information and information regarding the account holder and any reportable account may be reported by the Bank to the UAE Central Bank and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information.

2) I understand and acknowledge that the Bank may provide, directly or indirectly, a copy of this form and information regarding income paid or credited to or for the benefit of the account*(s)* set out above to: *(i)* any person that has control, receipt, or custody of income to which this form relates; *(ii)* any person that can disburse or make payments of income to which this form relates; or *(iii)* any party authorised to audit or conduct a similar control of aforementioned persons for tax purposes.

3) I certify that, I am the beneficial owner *(or am authorized to sign for the individual that is the beneficial owner)* of all the income to which this form relates or, I am using this form to document myself as an individual that is an owner of an account held at the Bank.

4) I confirm that all the assets deposited with the Bank under the above indicated banking relationship are fully declared and subject to regular income / wealth taxation in accordance with the relevant tax regulations and that any and all transactions, in which the Bank is to provide banking services, are effected for legitimate reasons and do not form or intend to form part of a scheme or an arrangement for which the main purpose, or one of the purposes, is the illegal avoidance of tax liability in the relevant tax jurisdiction*(s)*.

5) I undertake to advise the Bank 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 the Bank with a suitably updated self-certification form within 30 days of such change in circumstances. Further, I understand and acknowledge that reporting and/or disclosure consequences may occur, if I fail to comply with my obligations to submit the necessary forms and/or documentation following a change in circumstances.

6) **I declare that all statements made in this self-certification form are true, correct and complete. I further understand that it is an offence, subject to a fine in the amount of AED 20,000 (Dirhams twenty thousand) under section 7(A) of the relevant Guidance Notes for the Common Reporting Standard *(CRS)* issued by the Central Bank of the UAE, if the self-certification contains any inaccurate or incorrect information and that the Bank is required by the same regulations to notify the relevant regulatory authority of such violations.**

_____   Place _____   Date [____][____][____]
authorized signatory   day   month   year

── **FOR OFFICE USE** ──   (SV)

Reviewed by:

I confirm that the CRS form / Tax residency declared by client is in line with KYC profile of the client, Supporting documents and Plausibility check has been conducted, validating the tax residency. I further confirm that I have no reason to believe that the tax residency declared by client is incorrect.

Relationship Manager / Branch Officer

Signature _____

Name _____

Date [____][____][____]
        day   month   year

Checked by:

Documents to support plausibility check & tax residency of client have been reviewed and is in order, TIN format has been validated as per OECD website.

Centralized Account Opening

Signature _____

Name _____

Date [____][____][____]
        day   month   year