



# **FATCA and CRS Individual Self-Certification Form**

# Important: please read this information before you complete the form

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## **Why we are asking you to complete this form**

Regulations based on the OECD<sup>1</sup> Common Reporting Standard (CRS) require financial institutions like us to collect and report information about where our customers are tax resident. Under these regulations, we have to ask you to provide the information requested in this form.

## **About tax residence**

Each country/jurisdiction has its own rules for defining tax residence. In general, you are tax resident in the country/jurisdiction where you live. You can be tax resident in a country/jurisdiction without paying tax, for example, if your income is below the threshold. Special circumstances (such as studying abroad, working overseas or extended travel) may cause you to be tax resident elsewhere or tax resident in more than one country/jurisdiction at the same time. For more information on tax residence, please seek specialist advice or consult the information on the OECD website: [www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/).

## **What you need to do**

You need to complete this form, even if you have given us information about your tax status in the past. If you have a joint account, each of you will need to complete a separate form.

If you need to self-certify on behalf of an entity (which includes companies, trusts and partnerships), complete an 'Entity Self-Certification Form' (CRS-E). Similarly, if you are a controlling person of an entity, complete a 'Controlling Person Self-Certification Form' (CRS-CP). You can find these forms at: [www.crs.hsbc.com](http://www.crs.hsbc.com).

Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act (FATCA), you may still need to provide additional information for the CRS as this is a separate regulation.

## **Completing this form on behalf of someone else**

If you are completing this form on behalf of someone else, make sure you tell them that you have done so and tell us in what capacity you are signing in Part 4. For example, you might be completing this form as a custodian or nominee of an account, under a power of attorney or as a legal guardian on behalf of an account holder who is a minor.

## **What we will do with this information**

We will keep a record of this form on your file. If you (or the account holder, if you are completing the form on their behalf) hold an account in one country/jurisdiction but are tax resident in a different country/jurisdiction, we may be legally obliged to pass on the information in this form and other details about your accounts to the tax authority in the country/jurisdiction where the account is located.

It is important that we hold the right information about you. If any of this information changes, you must tell us by sending us an updated form. You can download a new form from [www.crs.hsbc.com](http://www.crs.hsbc.com) or get a copy from your branch.

## **Before you begin**

You will need to have your Tax Identification Number (TIN) or equivalent for each country/jurisdiction where you are tax resident.

A TIN is a unique combination of letters or numbers assigned to you by the country's/jurisdiction's tax authority and is used to identify you for tax purposes. You will normally find it on any letters or correspondence you receive from your tax authority. Some authorities do not issue a TIN, however, they will often use a similar type of number such as a social security/insurance number, or a resident registration number. If you are not sure of your TIN or its equivalent, further details on acceptable TINs can be found on the OECD website: [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).



<sup>1</sup> Organisation for Economic Co-operation and Development

**Where to go for help**

If you have any questions about the information requested in this form please visit [www.crs.hsbc.com](http://www.crs.hsbc.com), contact your Relationship Manager, visit a branch or call us. You can find more information about CRS and the governments taking part on the OECD website: [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/).

We are not allowed to give tax advice so if you're not sure what your tax residence status is, please visit the OECD website or speak to a professional tax adviser. You can find a list of definitions in the Appendix.

**Please complete Parts 1 - 4 in BLOCK CAPITALS****If you are completing this form on behalf of someone else, enter their details in Parts 1 - 3.****Part 1**

Identifying who you are

**A. Your name**

Title (place an 'X' in the relevant box)

 Mr  Mrs  Miss  Ms  Other (specify) 

Family Name or Surname(s)

First or Given name(s)

Middle Name(s)

**B. Address where you live****Line 1** House/Apt/Suite  
Name, Number, Street**Line 2** Town/City**Line 3** Province/County/State

Country

 Postal Code / ZIP code **C. Mailing Address (only complete if different from the address provided in Section B above)****Line 1** House/Apt/Suite  
Name, Number, Street**Line 2** Town/City**Line 3** Province/County/State

Country

 Postal Code / ZIP code **D. Date of birth**

A	A	M	M	D	D	D	D
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**E. Where you were born**

Town or City of Birth

Country of Birth

**Part 2**

Your country/jurisdiction of residence for tax purposes and related Taxpayer Identification Number or functional equivalent ("TIN") Please complete the following table telling us:

- I. which country(ies)/jurisdiction(s) you are tax resident in; and
- II. Your TIN for each country/jurisdiction indicated.

If you do not have a TIN please provide the appropriate reason A, B or C:

**Reason A** The country/jurisdiction where I am liable to pay tax does not issue TINs to its residents.

**Reason B** I am 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).

**Reason C** The laws of my country/jurisdiction of tax residence do not require me to provide a TIN.

Country/jurisdiction of residence for tax purposes	TIN	If no TIN available enter Reason A, B or C
1		
2		
3		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

If you are tax resident in more than three countries/jurisdictions, please use a separate sheet and confirm by placing an 'X' in  the box.

Please confirm here by placing an 'X' in this box that you have included ALL of the countries/jurisdictions in which you are tax resident.

Are you a US person?  Yes  No

A US person for FATCA' purposes means US citizens (even if residing outside the USA) and resident aliens of the USA.

' FATCA is the United States Foreign Account Tax Compliance Act

### Part 3

If the addresses in Part 1 are different from the country (ies)/jurisdiction(s) where you are tax resident in Part 2, you need to tell us why.

**A. The country you live in (Part 1.B) is different from the country (ies)/jurisdiction(s) where you are tax resident (Part 2).**

Please place an 'X' against **one** of the following options:

1. I am a student studying in the country in Part 1.B and have not yet lived there long enough to become tax resident.
2. I am working in the country in Part 1.B and have not yet lived there long enough to become tax resident.
3. I am a diplomat or a member of the armed forces posted to the country in Part 1.B.
4. I have recently moved to the country that I am opening a bank account in and I am not yet tax resident in this country. I am still tax resident in the country (ies)/jurisdiction(s) in Part 2.
5. None of the above - please provide details in the space below.

**B. Your mailing address country (Part 1.C) is different from the country (ies)/jurisdiction(s) where you are tax resident (Part 2).**

Please place an 'X' against one of the following options to confirm what the mailing address is:

1. The address is my adviser, accountant, and lawyer.
2. The address is my relative's address.
3. The address is my work or employer's address.
4. The address is my holiday home.
5. None of the above - please provide details in the space below.

## Part 4

### Declarations and Signature

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.

I understand that the information I have provided is covered by the Privacy Notice and the terms and conditions of my account(s), in particular how HSBC may use and share it.

I acknowledge that HSBC may share this information with the tax authorities of the country (ies)/jurisdiction(s) where I hold my account(s), and that those tax authorities may exchange this information between themselves as part of the intergovernmental agreements to exchange Financial Account information. If I have completed this form on behalf of the account holder, I certify that I have their authority and that all relevant individuals have been made aware of the Privacy Notice, and the individual rights and information it sets out. I will notify the account holder, within 30 days of signing this form, that I have provided this information to HSBC and that it may be passed to the tax authorities of all countries/jurisdictions where the account holder holds accounts.

**I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**

I agree to tell HSBC within **30 days** of any change in circumstance that affects the tax residence status of the person named in Part 1 of this form, or means that the information contained within the form becomes out of date. I agree to provide an updated self-certification form to HSBC within **90 days** of any such changes.

Signature

Print name

Date

A	A	M	M	D	D	D	D
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Note: If you are signing on behalf of someone else, enter the capacity below. For example, custodian, legal guardian. If signing under a power of attorney please also attach a certified copy of the power of attorney

Capacity:

## Appendix — 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 can be found at the following link:

[www.oecd.org/tax/transparency/automaticexchangeofinformation.htm](http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm)

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.

**'Controlling Person'** This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity ('NFE') then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term 'beneficial owner' as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

**If the account is maintained for an entity of which the individual is a Controlling Person, then the 'Controlling Person Self-Certification' form should be completed instead of this form.**

**"Entity"** The term "Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

**"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.

**"Participating Jurisdiction"** A Participating Jurisdiction is a jurisdiction with which an agreement is in place pursuant to which it will provide the information set out in the Common Reporting Standard.

**"Reportable Account"** The term "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"** A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

**"Reportable Person"** A Reportable Person is an individual that is tax resident in a Reportable Jurisdiction under the 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"** (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 link: [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/)

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.