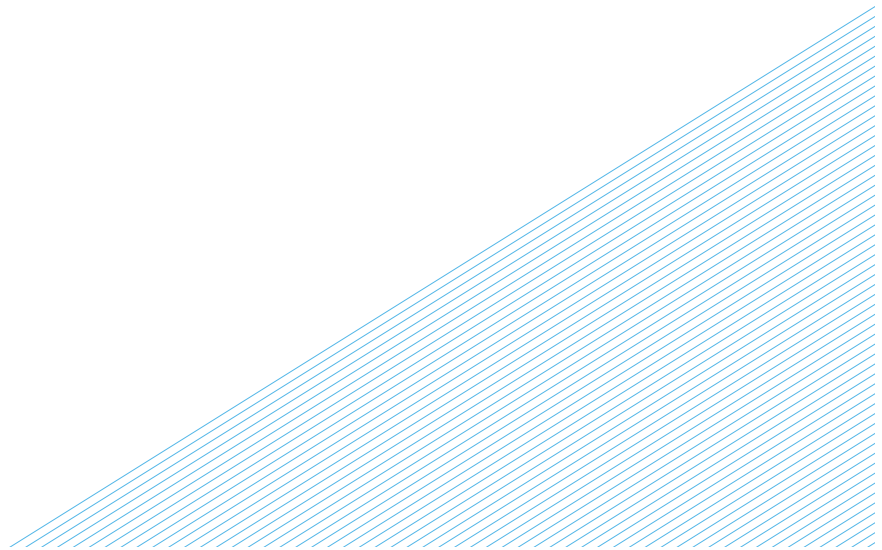


INDIVIDUAL SELF-CERTIFICATION FOR FATCA AND CRS

Cidel



INSTRUCTIONS FOR COMPLETION

Cidel is obligated under the Foreign Account Tax Compliance Act (FATCA), related intergovernmental agreements (“IGAs”) and regulations based on the OECD (Organization for Economic Cooperation and Development) Common Reporting Standard (“CRS”) to collect certain information about each account holder. Please complete the sections below as directed and provide any additional information that is requested. Please note that in certain circumstances we may be legally obligated to share this information, and other financial information with relevant tax authorities. This form is intended to request information only where such request is not prohibited by local law.

If you have any questions about this form or defining the account holder’s tax residency status, please refer to the OECD CRS portal (<http://www.oecd.org/tax/automatic-exchange/commonreporting-standard/>) or speak to a tax advisor.

For further information on FATCA, please refer to the US Department of the Treasury’s website at <https://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>.

Please note that where there are joint or multiple account holders, each person is required to complete a separate self-certification form.

The form will remain valid unless there is a change in circumstances about the account holder’s tax residence or FATCA/CRS classification. Please advise of these changes promptly.

All sections must be completed by all account holders.

(Mandatory fields are marked with an *)

SECTION 1: ACCOUNT HOLDER IDENTIFICATION

Account Holder Name*:

Town or City of Birth*:

Date of Birth* (dd/mm/yyyy)

Country of Birth*

Current Residential Address*:

Number & Street

Postal Code / Zip Code

City, Town, State, Province or County

Country

Mailing address (if different from above):

Number & Street

Postal Code / Zip Code

City, Town, State, Province or County

Country

SECTION 2: FATCA DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES*

Please tick either A or B or C and complete as appropriate.

I confirm that I am a U.S. citizen and/or resident in the U.S. for tax purposes (green card holder or resident under the substantial presence test) and my U.S. federal taxpayer identifying number (U.S. TIN) is as follows: _____

OR

I confirm that I was born in the U.S. (or a U.S. territory) but am no longer a U.S. citizen as I have voluntarily surrendered my citizenship as evidenced by the attached documents.

OR

I confirm that I am not a U.S. citizen or resident in the U.S. for tax purposes.

SECTION 3: CRS DECLARATION OF TAX RESIDENCY (PLEASE NOTE YOU MAY CHOOSE MORE THAN ONE COUNTRY)*

Please indicate your/the account holder's country of tax residence if resident in more than one country please list all countries of tax residence and associated taxpayer identification numbers ("TIN"). If the Account Holder is tax resident in more than three countries/jurisdictions, please use a separate sheet.

I hereby confirm that I am, for tax purposes, resident in the following countries

1.	_____	_____	_____
	Country of Tax Residence	Tax Identification Number	*If no TIN available enter Reason A, B or C
2.	_____	_____	_____
	Country of Tax Residence	Tax Identification Number	*If no TIN available enter Reason A, B or C
3.	_____	_____	_____
	Country of Tax Residence	Tax Identification Number	*If no TIN available enter Reason A, B or C

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

REASON A - The country/jurisdiction where the Account Holder is resident 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 on the below line if you have selected this reason)

REASON 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)

Provision of a TAX ID number (TIN) is required unless you are tax resident in a jurisdiction that does not issue a TIN. If applicable, please specify the reason for non-availability of a Tax ID Number:

SECTION 4: DECALARATION AND UNDERTAKINGS

I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete. I undertake to advise the recipient promptly and provide an updated Self-Certification form within 30 days where any change in circumstances occurs which causes any of the information contained in this form to be inaccurate or incomplete. Where legally obliged to do so, I hereby consent to the recipient sharing this information with the relevant

I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) to which this form relates.

Authorized Signature*: _____

Print Name*: _____

Date: (dd/mm/yyyy)*: _____

Capacity*: _____

Note: if you are not the Account Holder 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.