

Tax Residency Self-Certification Form for Entities



About FATCA and CRS

The Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS) tax regulations are designed to give Tax Authorities around the world a clearer view of where people hold assets outside of their Country of Tax Residency. Under the regulations, we and all Financial Institutions must collect customers' up to date Tax Residency information. This is because we are required by law to report certain foreign tax resident customers to the Tax Authority local to where their Financial Accounts are held, who may exchange it with Tax Authorities overseas.

How to complete this form

Please write clearly in BLOCK CAPITALS and black ink.

This form should be completed by any Legal Person or Legal Arrangement such as Branches (which should be treated separately to Head Office for the purposes of these regulations), Corporations, Partnerships, Charitable Foundations, Trusts and Sports Clubs etc.

The form has seven parts:

- Part 1: Entity details** - the name and address(es) of the Entity
- Part 2: Entity Country of Tax Residency** - including Tax Identification Number
- Part 3: FATCA classification** - details of the type of Organisation as defined by the FATCA regulations
- Part 4: CRS classification** - details of the type of Organisation as defined by the CRS regulations
- Part 5: Controlling persons** - details of who has control of the Entity
- Part 6: Privacy Notice** - personal and business information and Lloyds Banking Group
- Part 7: Declaration** - signed confirmation that the information is accurate

Please complete all relevant sections of the form. If you don't it won't be valid, and you may need to complete another one.

If you need help completing the form

Bank of Scotland plc is part of Lloyds Banking Group and is not authorised or regulated to provide tax advice so we can't advise you on how to complete this form. If after reviewing the supporting documentation you are in any doubt about how to complete the form, you may want to speak to an independent professional tax adviser who can provide advice about your tax residency and how to complete this form. Your local tax authority website can also provide general information on FATCA and CRS.

Part 1 Entity Details

Legal Name of Entity or Branch			
Country of Incorporation or Organisation			
Permanent Residence Address/ Registered Trading Address	Line 1		
	Line 2		
	Town/City	District/Region/State	
	Postcode/Zipcode	Country	
Correspondence Address	Line 1		
	Line 2		
	Town/City	District/Region/State	
	Postcode/Zipcode	Country	

Part 2 Entity Country of Tax Residency

A TIN (Tax Identification Number) is a unique combination of letters and/or numbers assigned to an entity by the Tax Authority or Government of their country of residency (CoTR) to identify the entity for the purpose of collecting taxes. For UK Tax Resident entities, for example, you should provide your Unique Taxpayer Reference (UTR) number issued by HM Revenue & Customs (HMRC).

Please ensure you list all countries where your entity is a Tax Resident with accompanying TIN. If you do not hold a TIN, please select one of the reasons below:

Country of Tax Residency/ies of the entity or organisation identified in Part 1	TIN	Reason for no TIN (select one per CoTR)		
		A	B	C
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reasons for no TIN

- A The Country of Tax Residency does not issue TINs
- B The country where the entity is Tax Resident in does not require a TIN to be disclosed under Domestic Law
- C Start Up Non-Financial Entity awaiting TIN

Part 3 FATCA Classification

3(a) Are you incorporated or organised in the United States?

- No → Move to Part 3(c)
- Yes → Move to Part 3(b)

3(b) U.S. Person confirmation

- Yes - **Specified U.S. Person** → Ensure you have provided your U.S. TIN in Part 2 and move to Part 4
- Yes - **U.S. Person with exemption** → Ensure you have provided your U.S. TIN in Part 2, exemption code below and then move to Part 4
 Exemption code:

3(c) Foreign Financial Institution (FFI)

An FFI is a Financial Institution that is not a U.S. Financial Institution. Examples of an FFI include a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.

Is the entity an FFI?

- No → Move to Part 3(f)
- Yes → Select one of the options below

- Cross and supply additional information where applicable:
- (i) **FFI** (Depository Institution, Custodial Institution, Investment Entity, Specified Insurance Company or Registered Deemed Compliant Financial Institution (except Sponsored FFI)) → Provide your Global Intermediary Identification Number (GIIN) in Part 3(d) and move to Part 4
 - (ii) **Sponsored FFI**
Name of your Sponsoring FFI → Provide your GIIN in Part 3(d) and move to Part 4
 - (iii) **Non-Reporting Deemed Compliant IGA FFI** (Except Registered Charities) → Provide your GIIN in Part 3(d) and move to Part 4
 - (iv) **Other FFI** → Move to Part 3(e)

3(d) Global Intermediary Identification Number (GIIN)

A GIIN is the identification number used to identify the FFI for FATCA registration purposes and U.S. information reporting purposes. If your FATCA or CRS status requires you to have a GIIN you must provide one. Failure to provide this in a timely manner may result in you being classified as a reportable entity and, where there is U.S. income, in some circumstances there may be withholding tax applied to any payments.

Please provide your GIIN

3(e) Other Foreign Financial Institutions (FFIs)

- Cross and supply additional information where applicable:
- (i) **Non-Reporting Deemed Compliant IGA FFI** (Only Registered Charities or HMRC registered Community Amateur Sport Clubs)
Charity Registration Number → Move to Part 4 (all options)
 - (ii) An **Exempt Beneficial Owner** (a Central Bank, Governmental Entity, Retirement Fund or International Organisation)
 - (iii) **Certified Deemed Compliant FFI**
 - (iv) **Non-Participating FFI**

A NFFE is any non-U.S. entity that is not treated as a Financial Institution.

Cross and supply additional information where applicable:

- (i)

Start Up Non-Financial Entity
Non-Financial Entity formed in the past 24 months and not yet fully operating as a business. We will contact you again 2 years after your incorporation date to request your tax information.

Date of incorporation

D	D	M	M	Y	Y	Y	Y
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- (ii)

Active NFFE - a non-financial corporation, the stock of which is regularly traded on an established securities market.

Provide securities market name
- (iii)

Active NFFE - the non-financial entity is a Related Entity to another entity, the stock of which is regularly traded on an established securities market.

Provide the name of the entity listed on an established securities market you are related to

Provide securities market name
- (iv)

Non-Profit Organisation (NPO)
- (v)

NFFE in the process of liquidation or emerging from bankruptcy
- (vi)

Active NFFE - Entity is a Holding NFE, that is a member of a Non-Financial Group
- (vii)

Active NFFE - Entity is a Treasury Centre, that is a member of a Non-Financial Group
- (viii)

Active NFFE - International Organisation or Entity wholly owned by International Organisation
- (ix)

Active NFFE - Government Organisation or Entity wholly owned by Government Organisation
- (x)

Active NFFE - Central Bank or Entity wholly owned by Central Bank
- (xi)

Direct Reporting NFFE or Sponsored Direct Reporting NFFE
Please provide their GIIN

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- (xii)

None of the above

→ Move to Part 4 (all options)

→ Move to Part 3(g)

Is more than 50% of your gross income Active Income and are more than 50% of your assets held for the production of Active Income (or are assets that produce Active Income)?

Yes - **Active NFFE** → Move to Part 4

No - **Passive NFFE** → Complete Part 4 and Part 5 Controlling Persons (this is required for all Passive NFFEs)

Part 4	CRS Classification
4(a)	Financial Institution (FI)

A Financial Institution falls under the category of a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.

Is the entity an FI?

- No → Move to Part 4(b)
- Yes → Select one of the options below
 - (i) **FI including Non-Reporting FIs**
(Depository Institution, Custodial Institution or Specified Insurance Company) → Move to Part 7
 - (ii) An **Investment Entity** located in a Non-Participating CRS Jurisdiction and managed by another Financial Institution → Move to Part 5
 - (iii) **Other Investment Entity**
i.e. not described in Part 4 (a)(ii) → Move to Part 7

4(b)	Non-Financial Entity (NFE)
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Any entity that is not a Financial Institution. An NFE will be either a Passive NFE or an Active NFE.

Cross and supply additional information where applicable:

- (i) **Start Up NFE**
Non-Financial Entity formed in the past 24 months and not yet fully operating as a business. We will contact you again 2 years after your incorporation date to request your tax information.

Date of incorporation

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---
- (ii) **Active NFE** - a non-financial corporation, the stock of which is regularly traded on an established securities market.

Provide securities market name
- (iii) **Active NFE** - the non-financial entity is a Related Entity to another entity, the stock of which is regularly traded on an established securities market.

Provide the name of the entity listed on an established securities market you are related to

Provide securities market name
 → Move to Part 7 (all options)
- (iv) **UK Registered Charity**
Charity Registration number
- (v) **Non-Profit Organisation (NPO)**
- (vi) **NFE in the process of liquidation or emerging from bankruptcy**
- (vii) **Entity is a Holding NFE, that is a member of a Non-Financial Group**
- (viii) **Entity is a Treasury Centre, that is a member of a Non-Financial Group**
- (ix) **NFE is an International Organisation or Entity wholly owned by International Organisation**
- (x) **NFE is a Government Organisation or Entity wholly owned by Government Organisation**
- (xi) **NFE is a Central Bank or Entity wholly owned by Central Bank**
- (xii) **None of the above** → Move to Part 4(c)

Is more than 50% of your gross income Active Income and are more than 50% of your assets held for the production of Active Income (or are assets that produce Active Income)?

- Yes - **Active NFE** → Move to Part 7
- No - **Passive NFE** →
 - Move to Part 5
 - If Part 5 has already been completed for FATCA, move to Part 7

Part 5	Controlling Persons
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Controlling persons are the Natural Persons who have ultimate control over an entity. In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership).

A "control ownership interest" depends on the ownership structure of the legal person and is usually identified on the basis of a threshold applying a risk-based approach (e.g. any person(s) owning more than a certain percentage of the legal person). For the purposes of this form any natural persons who ultimately holds at least 10% of the voting rights must be considered to hold a controlling ownership interest in the Entity. Where no Natural Person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the Natural Person(s) who exercises control of the Entity through other means. Where no Natural Person(s) is identified as exercising control of the Entity, the Controlling Person(s) of the Entity will be the Natural Person(s) who holds the position of senior managing official. The term "Controlling Persons" shall be interpreted in a manner consistent with the Recommendations of the Financial Action Task Force.

Please note the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust regardless of whether or not any of them exercises control over the activities of the trust. Where the settlor(s) of a trust is an Entity then the Controlling Persons of the settlor(s) must also be identified and when required reported as Controlling Persons of the trust. In the case of a legal arrangement other than a trust, Controlling Persons means persons in equivalent or similar positions.

If the entity or Controlling Person(s) are U.S. Person(s) or tax resident under U.S. law, you should indicate that the entity or Controlling Person(s) are U.S. tax resident on this form.

Please continue on a separate sheet if necessary.

	Controlling Person 1
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Name	Surname								
	First name								
Date of birth	<table style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 25px;">D</td> <td style="border: 1px solid black; width: 25px;">D</td> <td style="border: 1px solid black; width: 25px;">M</td> <td style="border: 1px solid black; width: 25px;">M</td> <td style="border: 1px solid black; width: 25px;">Y</td> <td style="border: 1px solid black; width: 25px;">Y</td> <td style="border: 1px solid black; width: 25px;">Y</td> <td style="border: 1px solid black; width: 25px;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Capacity (e.g. Control by ownership, senior managing official, settlor, trustee, beneficiary)									
Residential Address	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; border: 1px solid black; padding: 2px;">Line 1</td> <td style="border: 1px solid black; padding: 2px;">District/Region/State</td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">Line 2</td> <td></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">Town/City</td> <td style="border: 1px solid black; padding: 2px;">Country</td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">Postcode/Zipcode</td> <td></td> </tr> </table>	Line 1	District/Region/State	Line 2		Town/City	Country	Postcode/Zipcode	
Line 1	District/Region/State								
Line 2									
Town/City	Country								
Postcode/Zipcode									

List all Countries of Tax Residency

If you are a U.S. citizen or a U.S. tax resident under U.S. law, you must provide a TIN - reasons for no TIN do not apply.
 If you are a tax resident of any other country, you must provide a TIN unless a reason for no TIN applies.

Country of Tax Residency	TIN	Reason for no TIN (select one per CoTR)			
		A	B	C	D
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reasons for no TIN

- A The Country of Tax Residency does not issue TINs
- B The country where I am tax resident does not require a TIN to be disclosed under Domestic Law
- C I have applied for a TIN, but I am waiting for one to be issued by my local Tax Authority (please supply within 30 days)
- D The Controlling Person is a minor and has not been issued with a TIN

Controlling Person 2

Name

Date of birth

Capacity (e.g. Control by ownership, senior managing official, settlor, trustee, beneficiary)

Residential Address

List all Countries of Tax Residency

If you are a U.S. citizen or a U.S. tax resident under U.S. law, you must provide a TIN - reasons for no TIN do not apply.
 If you are a tax resident of any other country, you must provide a TIN unless a reason for no TIN applies.

Country of Tax Residency	TIN	Reason for no TIN (select one per CoTR)			
		A	B	C	D
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Reasons for no TIN**
- A The Country of Tax Residency does not issue TINs
 - B The country where I am tax resident does not require a TIN to be disclosed under Domestic Law
 - C I have applied for a TIN, but I am waiting for one to be issued by my local Tax Authority (please supply within 30 days)
 - D The Controlling Person is a minor and has not been issued with a TIN

Controlling Person 3

Name

Date of birth

Capacity (e.g. Control by ownership, senior managing official, settlor, trustee, beneficiary)

Residential Address

List all Countries of Tax Residency

If you are a U.S. citizen or a U.S. tax resident under U.S. law, you must provide a TIN - reasons for no TIN do not apply.
 If you are a tax resident of any other country, you must provide a TIN unless a reason for no TIN applies.

Country of Tax Residency	TIN	Reason for no TIN (select one per CoTR)			
		A	B	C	D
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Reasons for no TIN**
- A The Country of Tax Residency does not issue TINs
 - B The country where I am tax resident does not require a TIN to be disclosed under Domestic Law
 - C I have applied for a TIN, but I am waiting for one to be issued by my local Tax Authority (please supply within 30 days)
 - D The Controlling Person is a minor and has not been issued with a TIN

When businesses apply for, or hold, products or services provided by us, we may acquire and process information relating to the business as well as personal data of individuals associated with the business. More information about how we use business information is available at www.bankofscotland.co.uk/businessprivacy

Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.

- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.bankofscotland.co.uk/businessprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please speak to your usual bank contact or email the data privacy team at CBDataPrivacy@LloydsBanking.com

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 721 3141 (+44 131 337 4218 from outside the UK) and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in April 2020.

Part 7 Declaration

If you are acting as a nominee, agent, custodian, investment advisor or intermediary except if you are a Financial Institution, please request the underlying account holder to complete, sign and date this form.

If you are completing this form on behalf of an Entity account holder please tell us in what capacity you are signing in (e.g. Director or Trustee).

- (i) I acknowledge that the information contained in this form and information regarding the Entity and/or the Controlling Person(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained. I understand this information could be exchanged with tax authorities of another country or countries in which the account holder may be tax resident.
- (ii) I certify that I am authorised to sign for the Entity and the Controlling Person(s) in respect of all the Financial Account(s) to which this form relates.
- (iii) I declare that all statements made in this Tax Residency Self-certification form are, to the best of my knowledge and belief, correct and complete.
- (iv) I undertake to advise you within 30 days of any change in circumstances which affects the Entity identified in Part 1 of this form or causes the information herein to become incorrect (including any changes to the information on Controlling Person(s) identified in Part 5 of this form) and to provide you with an updated and signed form.

Authorised signature

Date

Print Full Name

Capacity you are signing the form under

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

Bank of Scotland plc Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 169628.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff.

Our complaints procedures are published at <https://business.bankofscotland.co.uk/business-home/contact-us/complaints-procedure.html>