

Individual tax residency self-certification form INSTRUCTIONS - CRS - I

Please read these instructions before completing the form.

Law on Automatic Exchange of Financial Account Information based on the *OECD Common Reporting Standard (“CRS”)* require **ProCredit Bank Sha** to collect and report certain information about an account holder’s tax residence. Failure to provide the required information by account holder of reportable accounts or other responsible person, or making a false statement by them constitutes a reason for imposing administrative sanctions on them pursuant to this law. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website:

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).

If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and the bank reserves the right to ask you also to fill in an IRS W-9 form. For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal.

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside Albania , we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to *Albanian Fiscal Authorities (e.g Drejtoria e Tatimeve)* and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

You can find summaries of defined terms such as an account holder, and other terms, in the Appendix.

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder’s tax status or other mandatory field information, that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.

This form is intended to request information consistent with local law requirements.

Please fill in this form if you are an individual account holder, sole trader or sole proprietor.

For joint or multiple account holders, use a separate form for each individual person.

Where you need to self-certify on behalf of an entity account holder, do not use this form. Instead, you will need an “*Entity tax residency self-certification.*” Similarly, if you are a controlling person of an entity, please fill in a “*Controlling person tax residency self-certification form*” instead of this form.

If you are filling in this form on behalf of someone else.

Please tell us in what capacity you are signing in Part 3.

For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.

A legal guardian should complete the form on behalf of an account holder who is a minor.

As a financial institution, we are not allowed to give tax advice.

Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal: <https://www.oecd.org/tax/automatic-exchange/>

Individual tax residency self-certification FORM

(please complete parts 1-3 in BLOCK CAPITALS)

Part 1 – Identification of Individual Account Holder

A. Name of Account Holder:

Family Name or Surname(s): * _____

Title: _____

First or Given Name: * _____

Middle Name(s): _____

B. Current Residence Address:

Line 1 (e.g. House/Apt/Suite Name, Number, Street, if any)* _____

Line 2 (e.g. Town/City/Province/County/State)* _____

Country:* _____

Postal Code/ZIP Code (if any):* _____

C. Mailing Address: (please only complete if different to the address shown in Section B)

Line 1 (e.g. House/Apt/Suite Name, Number, Street, if any)* _____

Line 2 (e.g. Town/City/Province/County/State)* _____

Country:* _____

Postal Code/ZIP Code (if any):* _____

D. Date of Birth* (dd/mm/yyyy) _____

E. Place of Birth

Town or City of Birth * _____

Country of Birth* _____

Part 2 – Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number* (“TIN”) (See Appendix)

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder’s TIN for each country/jurisdiction indicated. Countries/Jurisdictions adopting the wider approach may require that the self-certification include a tax identifying number for each country/jurisdiction of residence (rather than for each Reportable Jurisdiction).

If the Account Holder is tax resident in more than three countries/jurisdictions, please use a separate sheet
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 in the below table 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)

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

If you have only Albania as tax residence country, to the column TIN please write your Personal Number

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

1	
2	
3	

Part 3 – Declarations and Signature*

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with **ProCredit Bank** setting out how that Financial Institution may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

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.

• **I DECLARE** and express **MY CONSENT** on processing of financial information and my personal data by the Bank as follows:

1. I declare that all the information provided to the ProCredit bank by me is accurate and true, and I agree that my personal data declared to ProCredit bank at the moment of registration and during my relation with the bank, to be processed in framework of due diligence for CRS and in accordance with the legal framework and sub legal acts in force for the protection of personal data, the bank secret and the professional secret.
2. I authorize ProCredit bank, for reasons of performing the due diligence in framework of CRS obligations and assessment of my status, to verify the accuracy and completeness of information provided by me, to exchange this information with the National Fiscal Authorities and with Tax Authorities of other countries, in which me as the individual customer of the bank; legal representative of any entity or the controlling person may be tax resident in compliance with the legal framework and sub legal acts in force for the protection of personal data, the bank secret and the professional secret.
3. I authorize with my free and full will the ProCredit bank, to process, transfer and treat all my personal and financial data declared by me, present or future ones, to the national fiscal authorities. The national fiscal authority can transfer the data to the tax authorities of other countries, in which me as the individual customer of the bank; legal representative of any entity or the controlling person may be tax resident in compliance with the CRS Standards, national legal framework and sub legal acts in force for the protection of personal data, the bank secret and the professional secret.

The bank reports to national fiscal authority the financial accounts information as well as the personal data of the account holder (individuals, controlling persons, entities). Some of these reportable data are: Name; Address; Jurisdiction(s) of Residence; Tax identification number(s); Date and place of birth (for natural persons); account number(s) for Current Accounts, Savings, TDAs, etc; account balances or values as of the end of the calendar year or the closure of the account; the total gross amount of income, dividends or other income generated with respect to the assets held in the account, as well as total gross proceeds from the sale or redemption of financial assets, in each case paid or credited to the account during the calendar year or other reporting period

In the case of entities additionally the controlling person(s) of the entity, identified in accordance with the provisions of the CRS/Law and other sub-legal acts: Name; Address; Jurisdiction(s) of Residence; Tax Identification Number(s); Date and place of birth.

The complete and accurate data which will be reported by the bank to National Fiscal Authorities (Drejtoria e Pergjithshme e Tatimeve) are foreseen and in line with the Law "On Automatic Exchange of Financial Accounting Information" and other sub-legal acts.

4. In cases when ProCredit bank considers to contract third parties, other companies to achieve its goal of implementing CRS, I give my consent for the processing from these companies of my data declared to ProCredit bank, in function of implementing CRS.

5. ProCredit bank guarantees to me that all measures have been taken for securing the processing of my personal and financial data as a subject of CRS, in compliance with the legal framework and sub legal acts for the protection of personal data, the bank secret and the professional secret.
6. This Statement of Consent shall be in force until the end of my contractual relation with ProCredit Bank and the obligations stemming by CRS.

I give this Statement of Consent in my free and full will for the processing of my financial data and personal data by ProCredit bank sh.a, that are linked or stem specifically for the implementation of CRS, in compliance with the relevant legislation.

The content of this Consent Statement has been drafted in application and in compliance with requirements of Law No. 9887 dated 10.03.2008 "On protection of personal data" and the sub legal acts issued based on this law and the Albanian Bank Instruction No.31, dated 08.05.2002 "On Bank Secret".

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

I undertake to advise **ProCredit Bank sha** within 10 days 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 or incomplete, and to provide **ProCredit Bank sha** with a suitably updated self-certification and Declaration within 10 days of such change in circumstances.

Signature: * _____

Print name: * _____

Date:* _____ Place:_____

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.

Capacity: * _____

Appendix – Summary Descriptions of Select Defined Terms

Note: These are selected summaries of defined terms 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 OECD automatic exchange of information portal. <https://www.oecd.org/tax/automatic-exchange/>

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 and the Interpretative Note on 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 tax residency 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 means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

“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 and that is identified in a published list.

“Reportable Person” A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax 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 OECD automatic exchange of information portal <https://www.oecd.org/tax/automatic-exchange/>

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.