



ProCredit Bank AG
Customer Service
P.O. Box 90 04 67
60444 Frankfurt am Main

Self-Declaration CRS & FATCA for Legal Entities

1. Note on the information regarding tax residency and its transmission to the Federal Central Tax Office (BZSt)

The bank collects, stores, and processes information regarding tax residency based on the Financial Accounts Information Exchange Act (FKAustG) and the FATCA-USA Implementation Regulation (FATCA-USA-UmsV). If one of the tax residencies you have provided is:

- in the United States of America
- in another EU member state or
- in another country that has agreed to exchange tax information with the Federal Republic of Germany,

the data required by FKAustG and/or FATCA-USA-UmsV will be transmitted to the Federal Central Tax Office (BZSt). The following customer data of the account holder will be reported in accordance with legal requirements: name, address, country of residence, date and place of birth, tax identification number(s), account number(s), account balances, and credited capital income. For passive legal entities, the following information about the controlling persons will also be reported: name, address, country of residence, date and place of birth, tax identification number(s). The BZSt forwards this data to the foreign tax authority responsible in the country of residence.

I confirm that the controlling persons have given their consent to the waiver of banking secrecy and thus to the transmission of their data by ProCredit Bank AG to the mentioned authorities for the purpose of fulfilling the obligations under FKAustG, FATCA-USA-UmsV.

2. Identification of Legal Entity (Account Holder)

Company name (extract from the register)

Current registered address

No P.O. Box or c/o address, street, house number, postal code, city (do not abbreviate)

Country

Address of the actual management, if the country differs from the current registered address

No P.O. Box or c/o address, street, house number, postal code, city (do not abbreviate)

Country



Self-Declaration CRS & FATCA for Legal Entities

3. Tax residency of legal entity

A legal entity is considered tax resident in a country if, under the laws of that country, it is subject to unlimited tax liability due to its place of management or its registered office. If the entity is a partnership or a similar legal structure and does not have a tax residence, it is considered tax resident in the country where its place of effective management is located.

Please enter each country/jurisdiction in which a tax residence exists. If there are more than three, please add them on a separate sheet.

If no TIN is available, please indicate the corresponding reason A, B, or C.

Reason A: The country/jurisdiction in which the account holder is resident does not issue TINs.

Reason B: The account holder has not yet received a TIN (e.g. in formation).

Reason C: The account holder does not have a TIN for other reasons.
(Please specify the reason in addition to the letter.)

Country	TIN/Economic Code	Reason why no TIN is available
Country	TIN/Economic Code	Reason why no TIN is available
Country	TIN/Economic Code	Reason why no TIN is available

If the legal entity is established in the USA or under US law, a US tax form W-9 must also be completed. You can obtain this form on the IRS website: www.irs.gov/forms-instructions.



Self-Declaration CRS & FATCA for Legal Entities

4. Classification of legal entity (account holder)

Please define the status of the legal entity as either a passive NF(F)E, active NF(F)E, or a financial institution in the appropriate section. In case of unclear information, the bank must assume the classification "passive entity (NFE/NFFE)." Explanations can be found in the appendix.

I. Non-Financial Institution

- ☐ Active Legal Entity (NFE/NFFE):
An active NF(F)E derives more than 50% of its gross income from active sources/ operational business (services, manufacturing, agriculture, crafts, etc.)
- ☐ Passive Legal Entity (NFE/NFFE):
A passive NF(F)E derives more than 50% of its gross income from passive sources (dividends, rental income, interest, etc.)
As a passive NF(F)E, please complete Section 5.

Exempted active NF(FE)

- ☐ Publicly listed corporation or affiliated legal entity

Name of Stock Exchange

- ☐ Governmental entity or central bank
- ☐ International Organization
- ☐ Holding activities (not for FI group)
- ☐ Company in formation
- ☐ Company in liquidation
- ☐ Primarily engaged in financing and hedging transactions of affiliated companies (not for FIs)
- ☐ Established exclusively for religious, charitable, scientific, artistic, cultural, sporting, or educational purposes – „Non-profit NFE“

II. Financial Institution (FI)

- ☐ Investment entity that is not an FI of a CRS participating state and is managed by another financial institution (treated as a passive legal entity; passive NF(F)E)
Please complete Section 5.

- ☐ Investment entity that is different from the previously mentioned investment entity

- ☐ Custodial institution, depository institution, or specified insurance company

If the above-mentioned legal entity is a financial institution, please provide the GIIN:

GIIN

If it is an affiliated entity, please provide the name and GIIN of it (Sponsor)

Name of sponsor

GIIN of sponsor

Otherwise, please provide the completed IRS form "W-8BEN-E" or "W-8IMY" in addition to the self-declaration.



Self-Declaration CRS & FATCA for Legal Entities

5. Information on controlling persons (only for passive legal entities) and investment entities treated as such.

Controlling person(s) is/are the natural person(s) who control(s) a legal entity. The term largely corresponds to the term "beneficial owner" under the Money Laundering Act. A beneficial owner is the natural person who ultimately owns or controls the account holder, or the natural person on whose initiative a transaction is ultimately conducted or a business relationship is ultimately established. In the case of non-publicly traded companies, control/ownership is presumed if a person directly or indirectly holds more than 25% of the capital shares or more than 25% of the voting rights.

The controlling persons mentioned here must be informed by the signatory that their personal data has been listed here and may be reported to the relevant tax authorities.

If no TIN is available, please indicate the corresponding reason A, B, or C.

Reason A: The country in which the controlling person is tax resident does not issue TINs.

Reason B: The controlling person has not received a TIN but has applied for one (will be provided later).

Reason C: The controlling person does not have a TIN for other reasons.
(Please specify the reason in addition to the letter)

1.

Surname	Name
Date of birth	Place and Country of birth
Primary residence address (street, house number, postal code, city, country)	
1. tax resident in	TIN or reason why no TIN is available
2. tax resident in	TIN or reason why no TIN is available



Self-Declaration CRS & FATCA for Legal Entities

2.

Surname

Name

Date of birth

Place and Country of birth

Primary residence address (street, house number, postal code, city, country)

1. tax resident in

TIN or reason why no TIN is available

2. tax resident in

TIN or reason why no TIN is available

3.

Surname

Name

Date of birth

Place and Country of birth

Primary residence address (street, house number, postal code, city, country)

1. tax resident in

TIN or reason why no TIN is available

2. tax resident in

TIN or reason why no TIN is available

If the current primary residence of one or more of the controlling persons differs from the country (or countries) of tax residency, please provide a reasonable explanation and attach an official document of proof.



Self-Declaration CRS & FATCA for Legal Entities

6. Declaration and Signature

Change of Circumstances

It is pointed out that the signatory is legally obliged to provide the bank with all information required for the self-declaration completely and correctly (see § 3a para. 2 FKAustG). In the event of a change in circumstances, the signatory is obliged to provide the bank with the newly applicable information correctly and completely by the last day of the relevant calendar year or another appropriate reporting period, or 90 calendar days after the change in circumstances, whichever is later (see § 3a para. 3 FKAustG). Incorrect or incomplete information may be legally relevant in countries where there is a tax obligation. The bank is not authorized to provide legal advice. Legal questions, especially regarding tax residency, should therefore be clarified with a tax advisor.

I understand that the information provided by me is subject to the full provisions of the terms and conditions governing the account holder's relationship with ProCredit Bank AG, which set out how this financial institution may use and share the information provided by me.

I acknowledge that the information contained in this form, as well as information regarding the account holder and any reportable accounts, may be reported to the tax authorities of the country/jurisdiction in which this account is maintained and exchanged with the 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 authorized to sign for the account holder in respect of all the accounts 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:

- I declare that all the information provided to the ProCredit Bank AG by me is accurate and true, and I agree that my personal data declared to ProCredit Bank AG at the moment of registration and during my relation with the bank, to be processed in framework of due diligence for CRS/ FATCA 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.
- I authorize ProCredit Bank AG to verify the accuracy and completeness of the information provided by me to fulfill the due diligence obligations under CRS/FATCA and to assess my status, to exchange this information with the national tax authorities and the tax authorities of other countries where I, as an individual customer of the bank, legal representative of a company, or controlling person, may be tax resident, in accordance with the applicable legal framework and the applicable sub-legal provisions for the protection of personal data, bank secrecy, and professional secrecy.
- I authorize ProCredit Bank AG, of my own free will and without restriction, to transmit and process all personal and financial data provided by me, present or future, to the national tax authorities. The national tax authority may pass the data on to the tax authorities of other countries where I, as an individual customer of the bank, legal representative of a company, or controlling person, may be tax resident, in accordance with CRS/FATCA standards, the national legal framework, and applicable sub-legal provisions for the protection of personal data, bank secrecy, and professional secrecy.



Self-Declaration CRS & FATCA for Legal Entities

- ProCredit Bank AG reports financial account information and personal data of the account holder (individuals, controlling persons, entities) to the national tax authorities. Some of these reportable data include: Name; Address; Country/Countries 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 at the end of the calendar year or upon account closure; Total Gross 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 persons of the entity identified in accordance with the provisions of the FKAustG/FATCA-USA-UmsV and other sub-legal provisions: Name; Address; Country/Countries of Residence; Tax Identification Number(s); Date and Place of Birth.
- The complete and accurate data reported by ProCredit Bank AG to the Federal Central Tax Office are in accordance with the FKAustG/FATCA USA-UmsV.
- In cases where ProCredit Bank AG considers contracting third parties, other companies, to achieve its goal of implementing CRS/FATCA, I give my consent for these companies to process my data provided to ProCredit Bank AG in the context of implementing CRS/ FATCA.
- ProCredit Bank AG guarantees to me that all measures have been taken to secure the processing of my personal and financial data as a subject of CRS/ FATCA in accordance with the legal framework and applicable sub-legal provisions for the protection of personal data, bank secrecy, and professional secrecy.
- This declaration of consent remains in force until the end of my contractual relationship with ProCredit Bank AG and the obligations arising from CRS/FATCA.
- I give this declaration of consent of my own free will and without restriction for the processing of my financial and personal data by ProCredit Bank AG, which are specifically related to or arise from the implementation of CRS/ FATCA in accordance with the relevant legislation.

I assure that all the information provided above is complete and accurate and I commit to informing the bank of any changes within the aforementioned legal deadlines. I am aware that a violation of this legal obligation can be punished as an administrative offense with a fine of up to 10,000 EUR in accordance with § 28 para. 1, 1a FKAustG.

Place, date

Signature



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 “Account Holder” is the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partners in the partnership. A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

Active NFE

An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to:

- active NFEs by reason of income and assets;
- publicly traded NFEs;
- Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial group;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- non-profit NFEs.

An entity will be classified as Active NFE if it meets any of the following criteria:

- a) less than 50% of the NFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- b) the stock of the NFE is regularly traded on a established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;



Appendix – Summary Descriptions of Select Defined Terms

- d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- e) the NFE is not yet operating a business and has no prior operating history, (a “start-up NFE”) but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
- f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- g) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- h) the NFE meets all of the following requirements (a “non-profit NFE”):
 - i) it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
 - ii) it is exempt from income tax in its jurisdiction of residence;
 - iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - iv) the applicable laws of the NFE’s jurisdiction of residence or the NFE’s formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE’s charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
 - v) the applicable laws of the NFE’s jurisdiction of residence or the NFE’s formation documents require that, upon the NFE’s liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE’s jurisdiction of residence or any political subdivision.

Note: Certain entities (such as U.S. Territory NFFEs) may qualify for Active NFFE status under FATCA but not Active NFE status under the CRS.



Appendix – Summary Descriptions of Select Defined Terms

Control

“Control” over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) 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/are identified as exercising control of the Entity through ownership interests, then under the CRS the Reportable Person is deemed to be the natural person who hold the position of senior managing official.

Controlling Person(s)

“Controlling Persons” are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity (“Passive NFE”) then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). 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). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and 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 CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust. In the case of a legal arrangement other than a trust, “Controlling Person(s) means persons in equivalent or similar positions.

Custodial Institution

The term “Custodial Institution” means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity’s gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity’s gross income during the shorter of:

- i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or
- (ii) the period during which the Entity has been in existence.

Depository Institution

The term “Depository Institution” means any Entity that accepts deposits in the ordinary course of a banking or similar business.

FATCA

FATCA stands for the U.S. provisions commonly known as the Foreign Account Tax Compliance Act, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.



Appendix – Summary Descriptions of Select Defined Terms

Entity

The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

Financial Institution

The term “Financial Institution” means a “Custodial Institution”, a “Depository Institution”, an “Investment Entity”, or a “Specified Insurance Company”. Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

Investment Entity

The term “Investment Entity” includes two types of Entities:

- (i) an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - Individual and collective portfolio management; or
 - Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons. Such activities or operations do not include rendering non-binding investment advice to a customer.
- ii) “The second type of “Investment Entity” (“Investment Entity managed by another Financial Institution”) is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution

The term “Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution” means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not a Participating Jurisdiction Financial Institution.

Investment Entity managed by another Financial Institution

An Entity is “managed by” another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of ‘Investment Entity’. An Entity only manages another Entity if it has discretionary authority to manage the other Entity’s assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.



Appendix – Summary Descriptions of Select Defined Terms

NFE

An “NFE” is any Entity that is not a Financial Institution.

Non-Reporting Financial Institution

A Non-Reporting Financial Institution” means any Financial Institution that is:

- a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust;
- any other defined in a countries domestic law as a Non-Reporting Financial Institution.

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.

Participating Jurisdiction Financial Institution

The term “Participating Jurisdiction Financial Institution means (i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and (ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

Passive NFE

Under the CRS a “Passive NFE” means any NFE that is not an Active NFE. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.

Related Entity

An Entity is a “Related Entity” of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.



Appendix – Summary Descriptions of Select Defined Terms

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 Jurisdiction Person

A “Reportable Jurisdiction Person” is an Entity that is tax resident in a Reportable Jurisdiction(s) under the tax laws of such jurisdiction(s) - by reference to local laws in the country where the Entity is established, incorporated or managed. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. As such if an Entity certifies that it has no residence for tax purposes it should complete the form stating the address of its principal office. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to determine their residence for tax purposes.

Reportable Person

A “Reportable Person” is defined as a “Reportable Jurisdiction Person”, other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organisation;
- a Central Bank; or
- a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFE's.)

Resident for tax purposes

Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine whether an entity is tax resident in the jurisdiction on the OECD automatic exchange of information portal <https://www.oecd.org/tax/automatic-exchange/>. Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of his domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. For additional information on tax residence, please talk to your tax adviser or see the OECD automatic exchange of information portal <https://www.oecd.org/tax/automatic-exchange/>.



Appendix – Summary Descriptions of Select Defined Terms

Specified Insurance Company

The term “Specified Insurance Company” means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

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/automaticexchange/>. 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 Entities, a Business/company registration code/number.