

Individual tax residency self-certification

Confidential communication

Tax regulations require Qudos Bank to collect and report certain information about an Account Holder's tax residence.

If your tax residence (or the Account Holder, if you are completing the form on their behalf) is located outside Australia or where you do not provide a valid Self-Certification we may be legally obliged to pass on your information to relevant tax authorities.

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.

For more information on tax residence, please consult your Tax Adviser or the information at the OECD automatic exchange of information portal. Attached as an Appendix to this Self-Certification are summary descriptions of select defined terms.

Section 1: Identification of individual Account Holder

Title			
Full name			
Date of birth			
Place of birth (City/Town)	Country		
Current residential address			
Town/suburb	State	Postcode	
Country			
Postal address (if different to above)			
Town/suburb	State	Postcode	
Country			

Section 2: Account Holder tax residence(s)

Are you a resident of any country for tax purposes? (excluding Australia)

Yes

No

If **yes**, please provide the name of each country and the TIN for each country. If you are not providing the TIN, please provide the reason (from the list below) why you're not providing the TIN as well as a written explanation if reason B is selected for a country.

Reason A - This country does not issue TINs

Reason B - I don't have a TIN for this country (please explain why below)

Reason C - It is not mandatory for me to disclose my TIN for this country

Country/Jurisdiction of tax residence	TIN
1.	
2.	
3.	

If no TIN available enter Reason A, B or C	Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above
	1.
	2.
	3.

Section 3: Declaration and Signature

I certify that:

- > 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 Qudos Bank setting out how Qudos Bank 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 am the Account Holder and/or am authorised to sign/disclose for the Account Holder.
- > All statements made in this self-declaration are, to the best of my knowledge and belief, correct and complete.
- > I will notify Qudos Bank of changes to information (including TIN changes) within 30 days of the change occurring and, where required, will provide Qudos Bank with a new self-certification.

Name of Account Holder

Signature

Date

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

Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found with 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 OECD automatic exchange of information portal (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 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 (oecd.org/tax/transparency/automaticexchangeofinformation.htm).

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.