CRS ENTITY TAX RESIDENCY SELF-CERTIFICATION FORM (CRS-E)

Please provide and review the information below and indicate correctness and acceptance by signing in the space(s) provided.

A. COMMON REPORTING STANDARDS SELF-CERTIFICATION: Please read this ENTIRE section before completing this ENTIRE form.

Why are we asking you to complete this form?

To help protect the integrity of tax systems, governments around the world introduced a new information-gathering and reporting requirement for financial institutions known as the Common Reporting Standard (the “CRS”).

The Automatic Exchange of Financial Account Information Act 2016 of Saint Lucia makes the CRS law in Saint Lucia and requires Bank of Saint Lucia (BOSL, our, or we) to determine where you are tax resident (usually where you are liable to pay income taxes). If you are tax resident outside of Saint Lucia, we may be legally obligated to give this information along with information relating to your accounts at BOSL to our local tax authority. Our local tax authority may then share/exchange this information with tax authorities of other jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

Completing this form will ensure that we hold accurate and up-to-date information about your tax residency. All entities or their agents, whether single or joint account holders must complete this form if they qualify as reportable. The information indicated on this form remains valid unless affected by a change in circumstances relating to information such as your tax status and/or other mandatory information. Changes to such information makes this form incorrect or incomplete. Therefore, if your circumstances change please inform BOSL immediately and provide an updated Self-Certification.

Who should complete the CRS ENTITY self-certification form?

(1) All Entity Account Holders must complete this form. An Entity Account Holder is any of the following which holds the account on its own behalf and not on behalf of another:

   (a) a company registered under the Companies Act of Saint Lucia as a local or external company; an international business company; a body corporate established by or under an Act of Parliament of Saint Lucia; a partnership; or any other legal person or legal arrangement other than an individual; or

   (b) the owner, beneficiary, settlor or protector of a trust or, if owner, beneficiary, settlor or protector is an entity, the individual that controls that entity. Further:

   (c) Even if you have already provided information in relation to the United States Government’s Foreign Account Tax Compliance Act (FATCA), you must provide additional information for the CRS if you qualify as reportable. CRS is a regulatory regime separate from FATCA with its own criteria/stipulations to which BOSL must adhere.

(2) If you, (or your principal) is an Individual Account Holder you (or your principal) are required to complete a CRS Individual self-certification form (CRS-I).

(3) Every person who has a controlling ownership interest in your Entity, if your Entity is a Passive NFE, or, in the absence of such individuals, the individual who holds the position of senior managing official, must complete a Controlling Person Self-Certification Form (CRS-CP).

You can find the aforementioned CRS-I and CRS-CP forms at our website www.bankofsaintlucia.com/crs.

You can find summaries of defined terms such as Account Holder in the Appendix section of this form.

Where can you go for further information?

(1) If you have any questions about this form or these instructions, please visit:

   (d) Our website www.bankofsaintlucia.com/crs, where you can find a list of definitions in a separate Appendix found under the CRS FORMS tab.

   (e) One of our branches to speak to a Customer Relationship Officer

   (f) Contact us via the following:

      Telephone: 1 (758) 456 6999 or 1 (305) 501 2931

      E-Mail: onlinesupport@bankofsaintlucia.com or
Please provide and review the information below and indicate correctness and acceptance by signing in the space(s) provided.

(2) The **Automatic Exchange of Financial Account Information Act** of Saint Lucia which made the CRS law in Saint Lucia and may be obtained from the Government of Saint Lucia.


(4) As a financial institution, we are **not** allowed to give tax advice. Therefore, you may speak to a professional tax adviser to assist you in answering specific questions on this form.

(5) Your **domestic** tax authority/authorities can provide guidance regarding how to determine your tax status.
Please provide and review the information below and indicate correctness and acceptance by signing in the space(s) provided.

**B. ACCOUNT HOLDER’S INFORMATION**  
*Denotes required information.

- **Legal Name:**
- **Country of Incorporation:**

**Contact Numbers:**

- **BUSINESS:** (000) 000-0000
- **BUSINESS #2:** (000) 000-0000
- **FAX #:** (000) 000-0000
- **MOBILE:** (000) 000-0000

- **Business Address:**
- **Mailing Address:** ☐ **SAME AS BUSINESS ADDRESS** (Select if applicable)

- **Address Line 1:**
- **Address Line 2:**
- **Country:**
- **Zip Code:**

**C. ENTITY TYPE** Please indicate the account holder’s status by checking the box corresponding to the option that applies:

1. (a) Financial Institution – Investment Entity
   - (i) An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution (Note: if ticking this box please also complete 2 below)
   - (ii) Other Investment Entity

2. (b) Financial Institution – Depository Institution, Custodial Institution or Specified Insurance Company

If (a) or (b) above applies, if held, indicate the Account Holder’s Global Intermediary Identification Number (GIIN) for FATCA purposes:

- - - - - - - - - - -

- (c) Active NFE – a corporation the stock of which is regularly traded on an established securities market or a corporation which is a related entity of such a corporation

   If you selected (c) above, please provide the name of the established securities market on which the corporation is regularly traded:

   If you are a Related Entity of a regularly traded corporation, please provide the name of the regularly traded corporation that the Entity in (c) is a Related Entity of:

- (d) Active NFE – a Government Entity or Central Bank
- (e) Active NFE – an International Organisation
- (f) Active NFE – other than (c)-(e) (for example a start-up NFE or a non-profit NFE)
- (g) Passive NFE (Note: if checking this box please also complete 2 below)

2. If you selected 1.(a)(i) or 1.(g) above, then:
   - (a) Indicate the name(s) of any Controlling Person(s) of the Account Holder:

   - - - - - - - - - - -

   - (b) Each Controlling Person indicated in 2(a) above, must complete a **Controlling Person Self-Certification Form** (CRS-CP), which must accompany this (CRS-E) form. Please refer to the definition of Controlling Person in Appendix.
Please provide and review the information below and indicate correctness and acceptance by signing in the space(s) provided.

D. JURISDICTION(S) OF RESIDENCE FOR TAX PURPOSES AND RELATED TAXPAYER IDENTIFICATION NUMBER (TIN) OR FUNCTIONAL EQUIVALENT
Please complete section D.1 below if the Entity and/or the Controlling Person are tax resident in a Reportable Jurisdiction indicating:
(1) where the account holder is tax resident;
(2) the Account Holder’s TIN for each country/jurisdiction indicated.

If the account holder is tax resident in more than three (3) jurisdictions, please use separate copies of this sheet as needed. Where you do not provide a TIN for any of the countries/jurisdictions you list, provide the applicable reason as outlined in Reasons A, B, or C below.
(i) **Reason A** – The country where the account holder is liable to pay tax does not issue TINs to its residents.
(ii) **Reason B** – No TIN is required. The jurisdiction identified issues TINs for tax purposes but does not require the collection of that TIN.
(iii) **Reason C** – The account holder is otherwise unable to obtain a TIN. For each country/jurisdiction where this reason is applied, please provide a corresponding explanation in section D.2.

### D.1 DECLARATION OF JURISDICTION & TIN

<table>
<thead>
<tr>
<th>COUNTRY/JURISDICTION(S) OF TAX RESIDENCE</th>
<th>TIN</th>
<th>REASON IF NO TIN (A, B, C)</th>
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<tbody>
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<td>2.</td>
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### D.2 EXPLANATIONS
Please explain why you are unable to obtain a TIN if you selected **Reason C** above. Otherwise, select **Not Applicable**.

**NOT APPLICABLE**

<table>
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<tr>
<th>Jurisdiction 1.</th>
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<tr>
<td><strong>NOT APPLICABLE</strong></td>
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<td>Jurisdiction 2.</td>
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<tr>
<td><strong>NOT APPLICABLE</strong></td>
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<td>Jurisdiction 3.</td>
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E. DECLARATIONS & SIGNATURE

I understand that the information I supplied is covered by the full provisions of the terms and conditions governing my/the account holder’s relationship with BOSL setting out how BOSL may use and share the information I supplied.

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

I certify that:
(a) I am the account holder (or am authorised to sign for the account holder) of all the account(s) to which this form relates.
(b) Where I have provided information regarding any other person (such as the Account Holder, Controlling Person, or other Reportable Person to which this form relates) that I will, within thirty (30) days of signing this form, notify those persons that:
   (i) I have provided such information to BOSL.
   (ii) Such information may be provided to the tax authorities of the country/jurisdiction in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

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 BOSL within thirty (30) days of any change in circumstances which:
(a) Affects my/the account holder’s (identified in section B of this form) tax residency.
(b) Causes the information contained herein to become incorrect or incomplete.

I declare further that I/the account holder will provide BOSL with a suitably updated self-certification and Declaration within thirty (30) days of such change in the aforementioned circumstances.

I understand that if the information in this form is incorrect or incomplete, or becomes incorrect or incomplete due to a change in the status of the Entity, this is a breach of the General Terms and Conditions under which the Bank does business with the Entity, and the Bank will close the Entity Account and may decline to do further business with the Entity.

Note: If you filled-in this form and you are not the controlling person of the entity account holder, please indicate the capacity in which you are signing in the ‘*CAPACITY’ area below. For example, you may be an authorized officer or a trustee of the entity or a custodian of the affected account.
F. APPENDIX – SUMMARY DESCRIPTIONS OF SELECT DEFINED TERMS

The following are selected summaries of defined terms intended to assist you with completing of this form. You can find additional details as follows:
(a) Within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS”) and its associated Commentary.
(b) Through your domestic tax authority
(c) Through your/a professional tax advisor.

ACCOUNT HOLDER – The person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution (FI), 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.

ACTIVE NFE – An NFE is “Active” if it meets certain criteria. 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.

The criteria which classify an entity as “Active” are as follows:
1. 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;
2. the stock of the NFE is regularly traded on an 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;
3. the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
4. 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;
5. 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;
6. 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;
7. 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; or
8. 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, (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,
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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.

CONTROL – Control over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest [typically based on a certain percentage (e.g. 25%)] in the Entity. Where no natural person(s) exercise(s) control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercise(s) 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 holds the position of senior managing official.

CONTROLLING PERSON(s) – This is a natural person(s) who exercises control over an entity (business other than a sole trader). 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).

In the case of a trust, the Controlling Person(s) is/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 – 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:

(1) 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

(2) the period during which the Entity has been in existence.

DEPOSITORY INSTITUTION – Any Entity that accepts deposits in the ordinary course of a banking or similar business.

ENTITY – 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).

FATCA – An acronym for the U.S. tax provisions 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.

FINANCIAL ACCOUNT – An account maintained by a Financial Institution (FI) and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.
Please provide and review the information below and indicate correctness and acceptance by signing in the space(s) provided.

**FINANCIAL INSTITUTION** – A “Custodial Institution”, “Depository Institution”, “Specified Insurance Company”, or an “Investment Entity”. Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

**INVESTMENT ENTITY** – This refers to two (2) types of Entities as follows:

(1) an Entity that primarily conducts, as a business, one or more of the following activities or operations for or on behalf of a customer:
   
   (i) 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;
   
   (ii) Individual and collective portfolio management; or
   
   (iii) 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.

(2) An Entity managed by another Financial Institution, 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** – Any Entity, the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is:

(a) managed by a Financial Institution and

(b) 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 (1) 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.

**NFE** – Any Entity that is not a Financial Institution.

**NON-REPORTING FINANCIAL INSTITUTION** – Any Financial Institution that is:

(1) 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;

(2) 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;

(3) an Exempt Collective Investment Vehicle; or

(4) 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;

(5) any other defined in a country’s domestic law as a Non-Reporting Financial Institution.

**PARTICIPATING JURISDICTION** – 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** – This means:

(1) 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

(2) 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 – 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.

REPORTABLE ACCOUNT – 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 jurisdiction with which an obligation to provide financial account information is in place and that is identified in a list published by the Government of Saint Lucia in the Gazette.

Reportable Jurisdiction Person – 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 Jurisdiction Person”, other than:

1. a corporation the stock of which is regularly traded on one or more established securities markets;
2. any corporation that is a Related Entity of a corporation described in clause (1);
3. a Governmental Entity;
4. an International Organisation;
5. a Central Bank; or
6. 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. 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 visit the OECD’s automatic exchange of information portal.

SPECIFIED INSURANCE COMPANY – 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”) – An acronym for 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.

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.