

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 Individual Account Holders, whether singly or jointly must complete this form. 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 INDIVIDUAL self-certification form?

- (1) You must complete this form if you are an Individual Account Holder (or an agent of such), whether singly or jointly. An Individual includes a natural person who carries on a business or trade under a Business Name registered under the Business Names Act, or a person who carries on a business in their given name whether or not you qualify as **reportable**. Further:
 - (a) You must complete this form if you are a legal guardian of an Account Holder who is a minor.
 - (b) 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 whether or not you qualify as **reportable**. CRS is a regulatory regime separate from FATCA with its own criteria/stipulations to which BOSL must adhere.
 - (c) If you are completing this form **on behalf of** an Account Holder, please ensure that you inform the holder that you have done so.
- (2) If you are not in Individual Account Holder, whether singly or jointly, but you are an Entity Account Holder, if the Entity is a Passive NFE:
 - (a) Your Entity must complete a **CRS Entity Tax Residency Self-Certification Form** (CRS-E).
Every person who has a controlling ownership interest in your Entity, or, in the absence of such individuals, the individual who holds the position of senior managing official, must complete a **CRS Controlling Person Self-Certification Form** (CRS-CP).

You can find the aforementioned **CRS-E** 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:
 - (a) Our website www.bankofstlucia.com/crs, where you can find a list of definitions in a separate Appendix found under the CRS FORMS tab.
 - (b) One of our branches to speak to a Customer Relationship Officer
 - (c) Contact us via the following:

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

E-Mail: onlinesupport@bankofsaintlucia.com or
info@bankofsaintlucia.com

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

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- (3) The Organisation for Economic Co-operation and Development (OECD) **Automatic Exchange of Information (AEOI)** website: www.oecd.org/tax/automatic-exchange/
- (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.

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

BR DAME DR FR LADY MISS MR

Title: MRS Ms MSG PROF REV SIR SR *First Name: _____

* Middle Name(s): _____ * Last Name/Surname: _____

*Date of Birth: _____ * City/Town/Village of Birth: _____
MMMM/DD/YYYY

*Country of Birth: _____

Contact Numbers: _____
HOME: (000) 000-0000 FAX #: (000) 000-0000 WORK: (000) 000-0000 MOBILE: (000) 000-0000

*Residential Address: _____ Mailing Address: SAME AS RESIDENTIAL ADDRESS (Select if applicable)

Address Line 1: _____ Address Line 1: _____

Address Line 2: _____ Address Line 2: _____

Country: _____ Country: _____

Zip Code: _____ Zip Code: _____

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C. JURISDICTION(S) OF RESIDENCE FOR TAX PURPOSES AND RELATED TAXPAYER IDENTIFICATION NUMBER (TIN) OR FUNCTIONAL EQUIVALENT

Please complete section **C.1** below if you are a tax resident of a 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 a separate sheet for each jurisdiction. 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 **C.2**.

C.1 DECLARATION OF JURISDICTION & TIN

COUNTRY/JURISDICTION(S) OF TAX RESIDENCE	TIN	REASON IF NO TIN (A, B, C)
1.		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
2.		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
3.		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

C.2 EXPLANATIONS Please explain why you are unable to obtain a TIN if you selected **Reason C** above. Otherwise, select **Not Applicable**.

NOT APPLICABLE _____

Jurisdiction 1. _____

NOT APPLICABLE _____

Jurisdiction 2. _____

NOT APPLICABLE _____

Jurisdiction 3. _____

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D. 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 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 my status, this is a breach of the General Terms and Agreement under which the Bank does business with me, and the Bank will close my account, and may decline to do further business with me.

Note: If you filled-in this form and you are **not** the Account Holder, please indicate the capacity in which you are signing in the '*CAPACITY' area below. For example, you may be a legal guardian of the Account Holder, or completing the form under a power of attorney (please provide original/certified supporting documents).

*NAME (IN BLOCK CAPITALS)

*SIGNATURE

*CAPACITY

*DATE (MMMM/DD/YYYY)

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E. 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.

CONTROLLING PERSON – This is a natural person 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). *If the account is maintained for an entity of which the individual is a Controlling Person, then the **Controlling Person Self-Certification Form (CRS-CP)** form should be completed instead of this form.*

ENTITY – A legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

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.

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.

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 PERSON – 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**”) – An acronym for **T**axpayer **I**dentification **N**umber 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.