

CRS: SELF CERTIFICATION FOR ENTITIES

PLEASE READ THE BELOW INSTRUCTIONS AND USEFUL INFORMATION OVERLEAF BEFORE COMPLETING THIS FORM IN BLOCK LETTERS.

Capitalized terms used herein shall have the same meaning ascribed to them in the Summary Description attached hereto.

Regulations based on the Organization for Economic Cooperation and Development (OECD) Common Reporting Standards (“CRS”) require FINANCE HOUSE SECURITIES L.L.C (“FHS”) to collect and report certain information about the Account Holder’s tax residence. Each jurisdiction has its own rules for tax residence, and jurisdictions

have provided information on how to determine if you are resident in the jurisdiction on the following website:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

If the Account Holder’s tax residency is located outside the United Arab Emirates (UAE), we may be legally obliged to pass on the information in this form and other financial information with respect to your Financial Accounts to Central Bank of UAE (CBUAE) and this may be shared with tax authorities of different countries.

This form will remain valid unless there is a change in circumstances relating to information. If your circumstances change and any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated self-certification.

If you are an individual Account Holder or sole trader or sole proprietor do not complete this form. Instead please complete a “CRS: Self certification for Individuals” form. For joint or multiple Account Holders please complete a separate “CRS: Self certification for individuals” form for each Account Holder.

Where the Account Holder is Passive NFE, or an Investment Entity located in a non Participating Jurisdiction managed by another Financial Institution, please provide information on the natural person(s) who exercise control over the Account Holder (individuals referred to as “Controlling Person(s)”) by completing “CRS Self- certification for Controlling Person” form for each Controlling Person. This information should be provided by all Investment Entities located in a non Participating Jurisdiction and managed by another Financial Institution.

This form is intended to request information consistent with local law requirements. As a Financial Institution, we are not allowed to give tax advice.

PART 1 - IDENTIFICATION OF ACCOUNT HOLDER

Account Number: _____ License Number: _____

Legal Name or Entity: _____

(Name as per Trade License / Certificate of Incorporation)

OFFICE ADDRESS

Office No.: _____ Building No.: _____ Building Name: _____

Street Name.: _____ Street No.: _____ Landmark: _____

Emirate/City: _____ Country: _____

PART 2 - ENTITY TYPE

Please indicate the type of your Entity

1) Financial Institution – Investment Entity

- a. Financial Institution (Depository Institution, Custodian Institution, Specified Insurance Company or Investment Entity in a CRS Participating Jurisdiction).
- b. An investment Entity located in a Non- Participating jurisdiction and managed by another Financial Institution.

2) Non - Financial Entity

- a. Active NFE – a corporation the stock of which is regularly traded on an established securities market or corporation which is a related of such corporation.
Please give the name of the established stock market on which the company’s shares are 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 (Part 1) is a Related Entity of: _____

- b. Active NFE – a Government Entity or Central Bank
- c. Active NFE – an International Organization

d. Active NFE – other than (a), (b) or (c)

e. Passive NFE

If you have selected 1(a), please complete Part 4

If you have selected 1(b), please complete Part 3, and 4 and CRS: Self - Certification for Controlling Person(s)

If you have selected 2(a), 2 (b) or 2 (c) please complete Part 4

If you have selected 2(d), please complete Part 3 and 4

If you have selected 2(e), please complete Part 3, 4 and CRS: Self - Certification for Controlling Person(s)

PART 3 - COUNTRY OF RESIDENCE FOR TAX PURPOSES

Please list all jurisdictions in which your Entity is treated as tax resident and provide Taxpayer Identification Number ("TIN") for each one. If your Entity is tax resident in more than two countries, please use a separate form

Country of Tax Residency	TIN	Reasons for not providing TIN (enter reason A or B)*
1.		
2.		
3.		

Reason A - The country where you are tax resident does not issue TIN to its residents.

Reason B - You are unable to obtain/disclose a TIN or equivalent number because: _____

PART 4 - DECLARATIONS AND SIGNATURE

I/We understand that the information supplied by me/us is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with FHS setting out how FHS may use and share the information supplied by me/us.

I/We 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 /these 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/We certify that I/We am/are authorized to sign for the Account Holder in respect of all the account(s) to which this form relates to.

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

Authorized Signatory:

Full Name (As per passport):

Signature:

Date: / /

Note: Please indicate the capacity in which you are signing the form (for example 'Authorized Officer'). If signing under a power of attorney (POA), please also attach the POA.

Capacity: (Self, Shareholder, POA, Guarantor)

APPENDIX 1 - INSTRUCTIONS AND USEFUL INFORMATION

1. Why does the Account Holder need to complete this self – certification form?

Countries around the world have been engaging in the automatic exchange of information in order to tackle offshore tax evasion and other forms of non-compliance. Under certain regulations applicable to FHS it is required to determine where the Account Holder is tax resident (usually where you are liable to pay worldwide income taxes). If the Account Holder is a tax resident outside the country where its account is maintained, we may disclose this along with information relating to the account, to the local tax authority. The disclosed information then may be shared between different countries tax authorities.

2. What will FHS do with my data?

Most of what you provide to FHS is required for managing the Account Holder's account(s). For all other data, FHS will store it securely for a period of time until it is required to be reported in accordance with the relevant legislation. The confidentiality of the Account Holder's and Controlling Person's data will be maintained at all times and will only be exchanged or reported where FHS has a legal obligation to do so.

3. In which case will the data regarding the Account Holder's account to be reported and what information will be disclosed to the local tax authority?

If the Account Holder, and in certain scenarios the Controlling Person, is a tax resident in a CRS participating country, the following data may be disclosed to the local authority:

For Entities: name of the entity, address of the entity, taxpayer identifications number(s), (the TIN), account number, account balance or value (as at a defined date) income (interest, dividends, other income) earned on the account(s), gross proceeds from any sale or redemption of an asset.

For Controlling Persons: name of the Controlling Person, address of the Controlling Person, date of birth, place of birth, TIN, type of Controlling Person.

4. Who should complete this self-certification form?

This self-certification form refers to Entities. If you are a natural person, please complete the "CRS Self- Certification for Individuals" form.

5. Does this form substitute any United States (US) tax related certifications?

No, it does not substitute the completion of any US IRS W-8, W-9 or (Foreign Account Tax Compliance Act (FATCA) self-certification forms that may otherwise be required for US tax purposes.

6. What is a TIN?

TIN (Taxpayer Identification Number) is an identifier assigned to the Account Holder/Controlling person by the tax administration in the jurisdiction of the Account Holder's/Controlling Person's tax residence, and a unique combination of letters and/or numbers used to identify the Account Holder/Controlling Person for the purposes of administering the tax laws of that jurisdiction.

7. What is my obligation in case of any change in my circumstances?

The information provided in this form is deemed valid unless there is a change in circumstances relating to the information provided on the form that makes this form, incorrect or incomplete. The Account Holder is required to ensure the information we hold about the Account Holder is up to date. In the event circumstances change, the Account Holder must notify FHS within a reasonable timeframe of such changes and provide an updated self-certification. We recommend that the Account Holder shall always review all of its account statements and any other correspondences from FHS carefully to ensure all details are correct.

8. What should I do if I cannot determine my tax residency?

Please contact your tax advisor, or the local tax authority. **FHS does not provide tax advice.**



SUMMARY DESCRIPTIONS OF SELECTED DEFINED TERMS

Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Please refer to the CRS and the associated "Commentary" to the CRS for further classification definitions or any clarification on the below definitions or otherwise which you may find on the following website: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

1. "Account Holder" means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. 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 for purposes of this directive, and such other person is treated as holding the account.

2. "Active NFE" means any NFE that meets any of the following criteria:

- (a) less than 50% of the NFE's gross income for the preceding calendar year is passive income and less than 50% of the assets held by the NFE during the preceding calendar year are assets that produce or are held for the production of passive income;
- (b) 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;
- (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;
- (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, 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; or
- (h) the NFE meets all of the following requirements:
 - (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 thereof.

3. "Control" means a control over an Entity which is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of certain percentage (e.g. 25%) in the Entity. Where no natural person(s) exercise 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 or persons are identified as exercising control of the Entity through ownership interests, the Controlling Person of the Entity is deemed to be the natural person who holds the position of senior managing official.

4. "Controlling Person(s)" means the natural persons who exercise control over an Entity. In the case of a trust, that term means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" must be interpreted in a manner consistent with the Financial Action Task Force Recommendations. For more details please visit <http://www.fatf-gafi.org/>.

- 5. “Custodian Institution”** means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. An Entity holds Financial Assets for the account of others as a substantial portion of its business if 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 prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.
- 6. “Depository Institution”** means any Entity that accepts deposits in the ordinary course of a banking or similar business.
- 7. “Entity”** means a legal person or a legal arrangement, such as a corporation, partnership, trust, or foundation.
- 8. “Financial Account”** means an account maintained by a financial institution and includes; depository accounts; custodial accounts; equity and debt interest in certain investment entities, cash value of insurance contract, any annuity contracts.
- 9. “Financial Institution”** means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.
- 10. “Investment Entity”** means any Entity:
- (a) 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; or
- (b) the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity in (a) above.
- 11. “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.
- 12. “Investment Entity managed by another Financial Institution”** means 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 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.
- 13. “NFE”** means any Entity that is not a Financial Institution.
- 14. “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 information set out in the common reporting standard and that is defined in a published list.
- 15. “Passive NFE”** means any:
- (i) NFE that is not an Active NFE; or
- (ii) An Investment Entity located in non-participating Jurisdiction and managed by another Financial Institution.
- 16. “Related Entity”** means an Entity which is a “Related Entity” of other 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.
- 17. “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.
- 18. “Reportable Jurisdiction”** means a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.
- 19. “Reportable Jurisdiction Person”** means an Entity that is a 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 that address of its principal office.
- 20. “Reportable Person”** means 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;
 - A Governmental Entity;
 - An International Organization;
 - A Central Bank; or
 - A Financial Institution (except for an Investment Entity described in A(6) of the CRS that are not participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFE's.
- 21. “Specified Insurance Company”** means any Entity that is an insurance company (or the holding company of an insurance company) which issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.