

CRS: SELF CERTIFICATION FOR INDIVIDUALS

CIF Number: _____

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 an 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 any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated self-certification.

FHS and its branches are required to obtain confirmation of your tax residency as part of their account opening procedures. FHS may also be required to report certain information with respect to your Financial Account(s) to the tax authority of the country where your account is maintained. These obligations arise under regulations enacted in the UAE where FHS operates.

PART 1 - IDENTIFICATION OF INDIVIDUAL ACCOUNT HOLDER

Mr. Mrs. Ms. Applicant’s name: _____
(Name as in Passport)

Town/City/Emirate of Birth: _____ Country of Birth: _____

Nationality: _____ Date of Birth (dd/mm/yyyy): _____

A. RESIDENCE ADDRESS IN UAE

Flat/ Villa No.: _____ Building No.: _____ Building Name: _____

Street No./ Name: _____ Street Name: _____ P.O. Box: _____

City/Emirate: _____ Country: _____

B. MAILING ADDRESS: (TO BE COMPLETED ONLY IF MAILING ADDRESS IS DIFFERENT FROM THE ADDRESS IN SECTION A)

Flat/ Villa No.: _____ Building No.: _____ Building Name: _____

Street No./ Name: _____ Street Name: _____ P.O. Box: _____

City/Emirate: _____ Country: _____

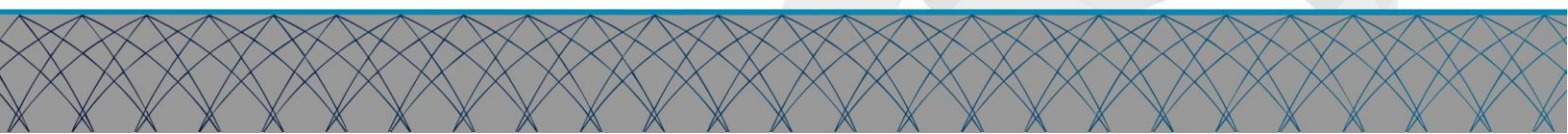
PART 2 - COUNTRY/ JURISDICTION OF RESIDENCE FOR TAX PURPOSES

Please list all jurisdictions in which you are treated as tax resident and provide the Taxpayer Identification Number (“TIN”) for each jurisdiction. If you are tax resident in more than three countries, please use a separate sheet.

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 3 - DECLARATION

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 FHS setting out how FHS 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/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 certify that I am authorized to sign for the Account Holder in respect of all the account(s) to which this form relates to.

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

Name (as per passport): _____
Signature: _____ Date: / /

APPENDIX 1 - INSTRUCTIONS AND USEFUL INFORMATION

This is not tax advice, only information to assist you completes this form.

1. Why do you need to complete the self-certification form?

Regulations based on the Organization for Economic Cooperation and Development ('OECD') Common Reporting Standard ('CRS') requires FHS to collect and report information about your tax residency in order to promote transparency and fight offshore tax evasion. If you are tax resident outside the country where your account is maintained, we may disclose this along with information relating to your account to the local tax authority. The disclosed information may then be shared between different countries' tax authorities.

2. What is my tax residency country?

Generally, an individual will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions). He /She pays or should be paying tax therein by reason of his domicile, residence or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident individuals 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. In case of doubt, please obtain professional tax advice.

3. What will FHS do with my data?

FHS will store the account related data securely for a period of time until it is required to be reported or in accordance with the relevant legislation. The confidentiality of your data will be maintained at all times and will only be exchanged or reported where FHS has a legal obligation to do so.

Who should complete this self-certification form for individuals?

- Natural persons, who are individual Account Holders, including sole traders, and sole proprietors.
- If you represent an Entity, please complete the 'CRS Self-Certification for Entities' Form.
- For joint accounts, a separate form needs to be completed for each Account Holder. If you are completing this self-certification form in your capacity as a guardian, please complete it for the person represented and place your signature on the form.
- If you are a Controlling Person who exercises control over a Passive Non-Financial Entity (NFE).

4. Does the self-certification 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 FATCA self-certification form that may otherwise be required for US tax purposes.

5. What is a TIN?

The term "TIN" means Taxpayer Identification Number or a functional equivalent. 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.

6. What is my obligation if there are any changes in my circumstances?

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



FINANCE HOUSE
SECURITIES
LLC

7. 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.

Please review the relevant terms and conditions applicable to your account for further terms governing your relationship with FHS.

For further information, see the OECD website:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.347759>

SUMMARY DESCRIPTION OF SELECT 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 reorganizing 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. “Controlling Person(s)”** means 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.
- 4. “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.
- 5. “Depository Institution”** means any Entity that accepts deposits in the ordinary course of a banking or similar business.
- 6. “Entity”** means a legal person or a legal arrangement, such as a corporation, partnership, trust, or foundation.
- 7. “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 of insurance contract, any annuity contracts.
- 8. “Financial Institution”** means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.
- 9. “Investment Entity”** means any 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; or
 - 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.
- 10. “NFE”** means any Entity that is not a Financial Institution.
- 11. “Passive NFE”** means any:
- NFE that is not an Active NFE; or
 - An Investment Entity located in non-participating Jurisdiction and managed by another Financial Institution.
- 12. “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.
- 13. “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.
- 14. “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.
- 15. “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.
- 16. “Reportable Person(s)”** means a Reportable Jurisdiction Person other than: (i) a corporation the stock of which is regularly traded on one or more established securities markets; (ii) any corporation that is a Related Entity of a corporation described in clause (i); (iii) a Governmental Entity; (iv) an International Organisation; (v) a Central Bank; or (vi) A Financial Institution (except for an Investment Entity described in A(6) of the CRS that are not participating Jurisdiction Financial.
- 17. “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.