

VP Bank AG

Aeulestrasse 6 · 9490 Vaduz · Liechtenstein · T +423 235 66 55 · F +423 235 65 00
info@vpbank.com · www.vpbank.com · MwSt.-Nr. 51.263 · Reg.-Nr. FL-0001.007.080-0



Self-Certification for individuals – AEOI/FATCA

VP Bank AG (hereinafter referred to as “the Bank”). For clarity and legibility, the pronoun “he” is used to refer to persons of either sex.

.....
Account Holder (Client)

.....
Client number

In compliance with the legal requirements of the US Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS) regarding the automatic exchange of information (AEOI), as well as the applicable intergovernmental agreement (IGA) and national implementing acts, as amended, the Bank is obliged to obtain information from its clients regarding their residence for tax purposes. Thus this form is to be completed and legally signed by each individual account holder / securities account holder¹ (hereinafter referred to as “Client”). This self-certification (hereinafter referred to as “Self-Certification”) forms an integral part of all services contracts that have been concluded between the Client and the Bank. The correct and up-to-date client-relevant, client-identifying data (e. g. address, date of birth, citizenship) which was obtained in the context of the opening of the client’s account via the account opening form and updated by the Client over the course of the business relationship is part of this Self-Certification.

1. Confirmation of the countries in which the Client² has a residence for tax purposes:

(All mandatory fields are marked with an *)

.....
Given name / Surname of the Client *

.....
Date of birth*

.....
Place of birth*

.....
Country of birth*

.....
C/o / for attention of / PO box

.....
Street*

.....
Postcode, town/city*

.....
Country of domicile*

If the address provided above is different from the address currently recorded at the Bank as the domicile address, the submission of this form will simultaneously be deemed to be a notification of a change of domicile address for the purposes of the Liechtenstein Due Diligence Ordinance (DDO; Sorgfaltspflichtverordnung – SPV).

Any existing instructions to send mail to the domicile address will be deemed changed accordingly on submission of this form. However, any existing instructions to send mail to an address different to the domicile address will remain unaffected.

The Client herewith confirms that he has a residence for tax purposes (tax domicile) in the following countries only, in compliance with the applicable laws and regulations therein, in terms of an unlimited tax liability³.

¹ If there are multiple Account Holders, each Client must fill out a separate Self-Certification.

² In this context the singular includes the plural and vice-versa, and the “male” form of address includes the “female” form of address as the context of this Self-Certification may require.

³ The Client acknowledges that a limited tax liability (for example, as a result of owning real estate in a country and the corresponding rental income) does not constitute a tax residency in this context.

Where no information is provided, the Account Holder expressly confirms that the country of residence stated under section 1 above is its sole country of residence for tax purposes. In these circumstances too, the client must provide the Bank with a TIN or, if a TIN is unavailable, indicate the reason for this.

No.	Country of tax residence	Tax Identification Number (TIN) ⁴	Reason why no TIN is specified		
			Country of Residence does not issue TINs	Client does not fulfil requirements	No TIN required ⁵
1			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Client understands that a residency for tax purposes/tax domicile can/could result from one or more of the following criteria and confirms that he took all these circumstances into consideration before signing this Self-Certification and before determining his residency for tax purposes/tax domicile:

- Permanent residence
- Centre of vital interests or economic interests
- Place of Habitual Residence
- Citizenship (e.g. US citizenship)
- Place of birth (e.g. in the US or in a US territory⁶)
- Physical presence (e.g. Substantial Presence Test for the US)
- Permanent residence/work permissions (e.g. US Green Card irrespective of expiration date)
- Any other reason that could result in tax liability for the Client

The Client herewith confirms that in the event that he is unsure in respect of his tax status, he has taken advice from a respective expert and that such corresponding advice has been taken into consideration before providing this confirmation.

If the Client wants to invest in U.S. securities, an IRS W-8 or W-9 form must be submitted to the Bank for "Chapter 3 - Internal Revenue Code" purposes.

If the Clients domicile is in a jurisdiction covered by the OECD CBI/RBI scheme⁷, the form "Confirmation of Customer Domicile" must also be submitted to the Bank.

⁴ The TIN is the identification number issued by a particular country for tax purposes and for the international exchange of data. Provision of the TIN is only required if the relevant country issues such numbers for its citizens (e.g. Social Security Number in the US; for Account Holders with a domicile / tax domicile in the EU, the EU website provides information about TINs: https://ec.europa.eu/taxation_customs/tin/tinByCountry.html?locale=en).

⁵ State of residence is not an AEOI partner state of Liechtenstein.

⁶ An individual born in Puerto Rico, Guam or U.S. Virgin Islands is according to the IRS regulations a US person.

⁷ <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/residence-citizenship-by-investment/>

2. Confirmation of tax status and reporting obligation for the account under FATCA (with reference to the statements provided under the previous clause 1)

2.1 Not a US person for US tax purposes

- The Client hereby certifies that **he is NOT a US person for US tax purposes and therefore that his account is NOT a US Reportable Account. The Client hereby expressly confirms that he is neither a US citizen, nor was he born in the US or in a US territory, that the US is not his place of habitual residence, that he does not meet the requirements of the Substantial Presence Test in the US and that he is not in possession of a US Green Card or any comparable US permit of residence, and that there are no other reasons why he would qualify as a US person for US tax purposes. If the Client was born in the US or in a US territory, he hereby expressly confirms that he has effectively surrendered the US citizenship that he was granted due to his place of birth, or that he was not granted US citizenship due to his place of birth (e.g. he is a child of non-US diplomats).**

2.2 US person for US tax purposes - W-9

- The Client hereby certifies that **he is a US person for US tax purposes** and therefore that his account is a US Reportable Account. The Client undertakes to provide the Bank with the IRS form W-9.

3. Submission of documents as proof of tax residence/tax domicile

Upon request from the Bank, the Client hereby undertakes to submit documentation as proof of residency for tax purposes. In that regard he always has to provide the IRS form W-9 if he is qualified as a US person for US tax purposes. The Client must provide the Bank with a signed and completed form for each person concerned with opening this account, either in original or in the form of a notarised copy. Upon request from the Bank, he must provide a certificate of residency or another official document as proof of residency for any domicile country other than the US. The Client understands and agrees that as long as the Bank is not provided with all relevant documents, the account cannot be opened.

4. Commitment/change in circumstances

The Client hereby undertakes to provide the Bank with all additional information and signed documents/forms which the Bank needs to receive due to current and future relevant laws, legal provisions/regulations, court or governmental orders and/or intergovernmental agreements within the time period set by the Bank.

Should an account be opened without the Client having submitted the necessary information or documents, and should these documents not be submitted within 90 days of the opening of a new account, then the Bank is entitled to freeze (in- and outflow) the account/securities account until the Bank has received said information or documents. The Bank may decide at its own discretion to extend the deadline of 90 days up to a maximum period of one year, provided that there are special reasons that explain why the information has not been submitted.

The Client further undertakes to notify the Bank immediately in writing and on his own initiative, at the latest within 30 calendar days of any change in circumstances, if this change effects any of the information or confirmations provided by him in this document or if any of the content in the submitted forms (e.g. IRS form W-9) have changed, resulting in the information provided in these forms being either incorrect or incomplete.

Should a change in circumstances occur, the Client hereby also undertakes to provide the Bank with a new Self-Certification within 90 days following notice of the change in circumstances that lists the countries in which the Client has a tax residence/tax domicile, as well as to submit any additional documents as proof of this tax status. The Client must provide these documents within the time period set by the Bank. If and as long as the Bank is aware of any changes in circumstances which is considered relevant within the context of FATCA or AEOI, and if the Client does not provide such new information, documentation and/or Self-Certification to the Bank on time after the Bank becomes aware of these changes in circumstances, the Client herewith irrevocably agrees that the Bank shall treat the account as a US Reportable Account with all the corresponding reporting obligations.

VP Bank AG

Aeulestrasse 6 · 9490 Vaduz · Liechtenstein · T +423 235 66 55 · F +423 235 65 00
info@vpbank.com · www.vpbank.com · MwSt.-Nr. 51.263 · Reg.-Nr. FL-0001.007.080-0



5. Confirmation

The Client acknowledges that in the event that his country/countries of residence for tax purposes and the country in which the Bank is domiciled have entered into an agreement for the automatic exchange of information, that the Bank could in certain cases be obliged to report information contained in this form as well as information about this banking relationship to the local tax authority at the domicile of the Bank to be forwarded to the relevant tax authorities of the country or countries in which the Client specified in this form is a resident for tax purposes. The Client hereby declares and confirms that, to the best of his knowledge, all of the information in this Self-Certification is complete, accurate and true, and that neither the Bank nor its management personnel, employees, representatives or intermediaries have received any information, directly or indirectly, to the contrary. In the event that the Client has provided incomplete, incorrect or misleading information, the Bank cannot be held liable for providing an incorrect report.

.....
Date

.....
Signature of the Client/Representative

.....
Position of the signatory (only if the form is being signed by a representative,
if the form is not signed by the Client himself)

.....
Name of the signatory (printed)
(only if the form is being signed by a representative)

Confirmation of the reasonableness of this Self-Certification of the Client

Based on the information obtained from the Client in connection with the account opening process and including the information collected pursuant to anti-money-laundering / know-your-customer procedures, I, as the responsible client advisor, herewith confirm that this Self-Certification is reasonable.

.....
Date

.....
Signature of the client advisor