Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)
Individual Self-Certification

Why are we asking you to complete this form?
Regulations based on the *OECD* Common Reporting Standard ("*CRS*") and Foreign Account Tax Compliance Act ("*FATCA*") require financial institutions like us to collect and report certain information about an **Account Holder's** tax residency. If the account holder's tax residence is located outside the country, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to the local tax authorities, and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

Who should complete this FATCA and CRS Self-Certification Form?
This form is for an account holder who is individual, sole proprietorship, or partnership owned by individuals. If you are an Entity, please do not complete this form. Instead, please complete the "FATCA and CRS Juristic Person (Entity) Self-Certification Form".

Where to go for further information?
This form contains hyperlinks, an annexure, and informational prompts to assist with understanding and completing the form. Standard Bank Group, as a financial institution, does not provide tax advice to customers. However, we do provide guidance regarding FATCA and CRS for your information, please consult the information on the websites provided. Should you require further assistance, kindly consult your tax adviser for tax advice.

Please note:
All information provided in this form should be accurate and up to date. Any changes to your tax circumstances or residency status must be communicated to Standard Bank Group as soon as possible, as this may impact reporting obligations under FATCA and CRS tax compliance regulations. Accurate completion is necessary to ensure that your account remains operational, compliant with global standards and helps prevent unnecessary delays or complications. Should this form not be completed, the operation of your account may be hindered.

Reference Information (For office use only)	
BP ID	
Account Number	

Section 1: Account Holder Details			
Name/s and Surname			
Identification Number			
Passport Number			
Date of Birth (YYYY-MM-DD)		Town or City of Birth	
Country of Birth		Country of Nationality	
Country of Dual Nationality (if applicable)			
Current Residential Address			
Building name / Number and Street			
Town / City			
Province / County / State			
Country		Postal code	

If your residential address is different from your correspondence address, please provide your correspondence address below:			
Correspondence / Postal address (if different from above):			
Building name / Number and Street			
Town / City			
Province / County / State			
Country		Postal code	

If your residential and / or mailing address differ from the country(ies) or Jurisdiction(s) where you are tax resident, please provide an explanation for the difference in the box below:

- ☐ I am a student studying in the country / jurisdiction specified in the residential/mailing address and have not resided long enough to meet the requirements for tax residency.
- ☐ I am working in the country / jurisdiction specified in the residential / mailing address and have not resided long enough to meet the requirements for tax residency.
- ☐ I am a diplomat or a member of the armed forces stationed in the country / jurisdiction mentioned in the Account Holder's Details section.
- ☐ I have recently relocated to the country/jurisdiction for which I am opening a bank account and have not yet achieved tax residency status in this specific location. I still maintain tax residency in the country(ies) / jurisdiction(s) noted in the Declaration of Tax Residence section.
- ☐ None of the above - please provide additional details in the space provided below:

Contact Information			
Email Address			
Home Telephone Number		Mobile Telephone Number	
Work Telephone Number		Ext.	

Section 2: Declaration of US Citizenship Status

Please carefully read the following statements and tick where appropriate, for further information, refer to the IRS website, under "*FATCA*"

- ☐ I confirm that I am a US citizen and / or resident in the US for tax purposes. (If you have selected this option, please ensure you include the "US" in your declaration of tax residence and provide your US federal taxpayer identifying number in Section 3 below)
- ☐ I confirm that I was born in the US (or a US territory), but I am no longer a US citizen as I have voluntarily surrendered my citizenship as evidenced by the attached documents. (i.e., certificate of loss of US nationality, or other)
- ☐ I confirm that I am not a US Citizen nor am I resident in the US for tax purposes

Section 3: Declaration of Tax Residence

Please indicate your country(ies) / jurisdiction of tax residence. If resident in more than one jurisdiction you must detail all jurisdictions and provide an associated Tax Identification Number (TIN) for each jurisdiction or reason.

Country / Jurisdiction of tax residence"?	TIN or functional equivalent	If no TIN is available, enter Reason A, B or C (see below for details of reason options)

*(If country is US, US TIN is mandatory)

If a TIN is not legally available, please provide a functional equivalent.
Please click on the following *OECD* website and *IRS* website for further information on the issuance of TINs and their format.

Reason A - The country / jurisdiction where I am tax resident does not issue TINs.

Reason B - I am otherwise unable to obtain a TIN or functional equivalent number.
(Please explain in the following box why you are unable to obtain a TIN, if you have selected this reason):

Reason C - The country / jurisdiction of residence does not require the TIN to be disclosed.
(Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

Declaration			
I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct, current and complete. I recognize that companies of Standard Bank Group may be required to report to local government information relating to my account and those details may be passed onto the relevant tax authorities. I undertake to advise Standard Bank Group within 30 days of any change in circumstances which affects my tax residency status in this form or causes the information contained herein to become incorrect or incomplete.			
Print name			
Capacity			
Signature		Date (YYYY-MM-DD)	

Annexure

Please note that FATCA and CRS are law in South Africa in terms of the Tax Administration Act no. 28 of 2011.

FATCA Definitions:
U.S Person: The term US person includes, but is not limited to:

- a US citizen (including dual citizens);
- an individual born in the US but resident in another country and who hasn't given up his or her US citizenship;
- a person whose parents have permanent domicile and residence in the US;
- a person residing in the US (resident alien);
- a green-card holder;
- certain persons who spend more than 183 days in the US each year; and
- US corporations, US partnerships, US estates and US trusts.

U.S Specified Person: Means a US citizen or resident individual, a US partnership, a company incorporated in the US and a US trust, other than:

- Publicly traded U.S. corporations and their affiliated group members
- The U.S. government, U.S. states/territories, and their wholly owned agencies
- Tax-exempt organisations (e.g., 501(c) entities) and U.S. retirement plans
- U.S. banks
- REITs, regulated investment companies, SEC-registered investment entities
- Common trust funds
- Certain tax-exempt or charitable trusts
- Registered dealers in securities/commodities/derivatives
- Brokers as defined in U.S. tax law
- Tax-exempt trusts under 403(b) or 457(g) retirement plans

Reportable Account: A Reportable Account is a Financial Account which, after the due diligence requirements have been carried out (according to Annex I of the IGA), is seen to be held by a US Specified person.

Holder of a Financial Account: For bank accounts and investment accounts the terms “account holder” is clearly interpreted: the account holder in these cases is the (natural or legal) person holding the account with the bank or the investment business. The IGA states that where a person (other than a Financial Institution) holds the account for someone else as agent, custodian, nominee, signatory etc, that person is not the account holder but the other person for whom the account is held is.

Tax residency, paying tax and TIN:
As part of global tax compliance regulations, financial institutions are required to identify where clients are tax resident — that is, the country or countries where they are legally considered a resident for tax purposes.

Being a tax resident means you may be subject to tax in that country on your worldwide income. To meet international reporting obligations (FATCA and CRS), we must collect your Tax Identification Number (TIN) for each country where you are tax resident.

Please note: We only require your TIN from countries where you are tax resident at.

If you're unsure of your tax residency status or what your TIN is, we recommend consulting a tax advisor.