

Account Opening Application (“Annex 2”)

W-Forms

IN ADDITION TO THE INFORMATION PROVIDED IN “ANNEX 1” PLEASE PROVIDE AS WELL THE FILLED-IN AND SIGNED W-FORM APPLICABLE TO YOUR U.S. TAX STATUS

IF YOU IDENTIFY YOURSELF AS	PLEASE PROVIDE SIGNED FORM (MORE INFORMATION IN SECTION “GENERAL INFORMATION”)
➤ Non-US Individual	➤ W-8BEN - https://www.irs.gov/pub/irs-pdf/fw8ben.pdf Form W-8BEN Instructions: https://www.irs.gov/pub/irs-pdf/iw8ben.pdf
➤ Non-US Legal Entity	➤ W-8BEN-E - https://www.irs.gov/pub/irs-pdf/fw8bene.pdf Form W-8BEN-E Instructions: https://www.irs.gov/pub/irs-pdf/iw8bene.pdf
➤ US Individual or US Legal Entity	➤ W-9 - https://www.irs.gov/pub/irs-pdf/fw9.pdf Form W-9 Instructions: https://www.irs.gov/pub/irs-pdf/iw9.pdf
➤ Foreign persons beneficial owners of US source income connected with trade or business in the US	➤ W-8ECI - https://www.irs.gov/pub/irs-pdf/fw8eci.pdf Form W-8ECI Instructions: https://www.irs.gov/instructions/iw8eci
➤ Foreign Governments, Foreign Tax-exempt Organizations, Foreign Private Foundation, Government of a U.S. possession, or Foreign Central Bank of Issue	➤ W-8EXP - https://www.irs.gov/pub/irs-pdf/fw8eci.pdf Form W-8EXP Instructions: https://www.irs.gov/pub/irs-pdf/iw8exp.pdf
➤ Intermediaries, A withholding Foreign Partnership, A withholding Foreign Trust, or Flow Through Entity	➤ W-8IMY - https://www.irs.gov/individuals/international-taxpayers/form-w-8imy Form W-8IMY Instructions: https://www.irs.gov/pub/irs-pdf/iw8imy.pdf

IMPORTANT INFORMATION

1. The Forms are valid for 3 years as of the date of signature on the forms. The Forms expire on December 31 of the third year. Eurobank Private Bank Luxembourg S.A. will send you a notification via email or mail requesting the completion and return of a new Form when the most recent form on file nears expiry.
2. Completing the new Forms every 3 years, or, in case of change in circumstances, is necessary to prove that your condition as a non-taxpayer in the U.S. remains in effect and, thus, to avoid the withholding of taxes on the concerned types of financial incomes.
3. Updating and returning the Forms, and other necessary documentary evidence* required by the Bank, prior to the expiration date is the sole responsibility of the account holder(s) listed on the account(s). If updated Forms are not provided to Eurobank Private Bank Luxembourg S.A. by the expiration date, the Bank - acting in accordance with the IRS regulations - will proceed to all necessary actions expected by the Regulation. Such actions may include amongst others, a) reporting to the local and foreign authorities, b) withholding of taxation on impacted income, c) trading restrictions etc.

*Documentary evidence means:

- For Natural Persons: (a) passport, (b) national identity card, (c) Driving license, (d) E.U. residence permit issued by a government that is a member of the European Union, (e) Identity card for foreigners issued to nationals of non E.U. countries issued by a government that is a member of the European Union.

- For Legal Persons: (a) Copies of the certificate of corporation, articles of association, or other organizational documents, (b) Copies of extracts from public registers.
4. Each Account Holder / Beneficial Owner must provide to the Bank an individually completed, dated and signed Form.
 5. It is the sole responsibility of the Account Holder(s) listed in the account(s) to complete the appropriate Form correctly.

GENERAL INFORMATION

W Forms are a requirement imposed by the USA Tax Authorities (IRS) in order to properly identify and categorize “US” and “Non-US Persons”.

Definition “US Person”:

For United States Tax Withholding and Reporting purposes (U.S. Internal Revenue Code, article 7701 (a)) the term “United States person” means:

“A U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof, a trust if (i) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States. The term shall be interpreted in accordance with U.S. Internal Revenue Code.”

Depending on your status, “US Person” versus “Non-US Person”, you are only required to complete one of the below forms:

i. Forms related to “Non-US Persons”.

IRS Form **W-8BEN** (designed for Individuals) and IRS form **W-8BEN-E** (designed for Legal Entities) (collectively called “the Form”), are Certificates of Foreign Status of Beneficial Owners for United States Tax Withholding and Reporting purposes.

These Forms are mandatory for all foreign customers who hold an account with Eurobank Private Bank Luxembourg S.A.

ii. Forms related to “US Persons”.

IRS Form **W-9** is a Request for Taxpayer Identification Number and Certification created by the United States Internal Revenue Service (IRS).

By completing W-9 form, you confirm to us that you are a U.S. Taxpayer. With such confirmation we will be obliged in particular to yearly report to the IRS information related to your account held with our Bank, as such information has been agreed to be transmitted on the Intergovernmental agreements signed between Luxembourg and USA.

This Form is mandatory for all customers classified as a “US Person” who hold an account with Eurobank Private Bank Luxembourg S.A.

iii. Other W Forms

W-8ECI Used if you are a foreign person and you are the beneficial owner of U.S. source income that is (or is deemed to be) effectively connected with the conduct of a trade or business within the United States.

W-8EXP Used by the following entities to claim exemption from tax withholding: Foreign governments, foreign tax-exempt organization, foreign private foundation, government of a U.S. possession, or foreign central bank of issue.

W-8IMY Used by an intermediary, a withholding foreign partnership, a withholding foreign trust, or flow through entity.