

Account Opening Application – Individuals ("Annex 1")

Self-Certification Form for Automatic Exchange of Information in Tax Matters

(I) Instructions:

1. In case of multiple Account Holders and/or Beneficial Owners, each Account Holder/Beneficial Owner shall fill in and sign a separate copy of this form.
2. If the Account Holder(s) is/are not the Beneficial Owner(s), this form shall be filled in with the Beneficial Owner(s)' data and signed by both the Account Holder(s) and the Beneficial Owner(s).

PART I – ACCOUNT HOLDER'S DATA

Account Holder's / Beneficial Owner's name			
Account Number ("Account")			
Permanent residence address	Nr - Street	City - Postal Code	State – Province - Country
Place and date of birth¹			
Nationality (-ies)	(1)	(2)	(3)
Country (-ies) of tax residence	(1)	(2)	(3)
Tax Identification Number(s)² If not available, please provide the reason	(1)	(2)	(3)

¹ To be completed in case this information has not yet been provided to the Bank

² A Taxpayer Identification Number (TIN) or functional equivalent should be provided for each country of residence for tax purposes. Examples of that type of number include: a social security/insurance number, citizen/personal identification/service code/number, and resident registration number. For further information, please refer to https://ec.europa.eu/taxation_customs/tin/tinByCountry.html or <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.347759>

I/WE, THE UNDERSIGNED, HEREBY CERTIFY THAT THE COUNTRY (-IES) OF TAX RESIDENCE PROVIDED HERE ABOVE IS/ARE ALL COUNTRIES WHICH THE ACCOUNT HOLDER/BENEFICIAL OWNER IS CONSIDERED TAX RESIDENT OF.

In accordance with the requirements set out by:

- the Luxembourg law of 18 December 2015 on the automatic exchange of financial account information in tax matters implementing Directive 2014/107/EU on the Common Reporting Standard and by the Multilateral Competent Authority Agreement on the Automatic exchange of Financial Account Information signed by Luxembourg (the "CRS Regulation"); and
- the US withholding tax regulations and the Qualified Intermediary Agreement concluded between the Bank and the Internal Revenue Service of the United States of America ("IRS") (the "QI regulations"); and
- the Luxembourg law of 24 July 2015, transposing the Intergovernmental Agreement concluded on 28 March 2014 between the Grand Duchy of Luxembourg and the United States of America (the "FATCA Law"),

the Account Holder, who is aware of the consequences of making a false statement, hereby confirms that the information provided under Part I of this Annex 1 are accurate and complete and makes the following declarations to **Eurobank Private Bank Luxembourg S.A. ("Bank")** regarding the assets deposited in the Account. **The present declaration, duly completed, will be kept in the files at the Bank.**

The present form shall allow the Bank to determine whether the Account Holder

- is or is not a "Reportable Person" within the meaning of the CRS Regulation; and
- is or is not a "U.S. Person" within the meaning of the QI regulations and the FATCA Law; and
- wishes and is allowed to benefit, as the case may be, from the double tax treaty concluded between the United States of America and its country of residence.

FOR THE SAKE OF CLARITY, THE ACCOUNT HOLDER/BENEFICIAL OWNER UNDERSTAND(S) THAT WHERE THE ACCOUNT HOLDER IS NOT THE BENEFICIAL OWNER OF THE ACCOUNT, IT IS THE INFORMATION RELATED TO THE BENEFICIAL OWNER THAT MAY BE REPORTED BY THE BANK TO THE COMPETENT TAX AUTHORITIES UNDER CRS REGULATION, QI REGULATION AND FATCA LAW.
PART I – US TAX DECLARATIONS

(II) Specified U.S. Person – please tick and complete as appropriate :

1. Is the Account Holder a Specified U.S. Person within the meaning of FATCA?

No Yes

The following declarations are only applicable for the Account Holder who answered "no" and consequently declared not to qualify as a Specified US Person.

If you answered "yes" and consequently declared to qualify as a Specified US Person, you are obliged to complete and sign the forms intended for "U.S. Persons" (in particular, the IRS form W-9), which are attached hereto.

(III) Declaration of "No Effectively Connected Income"

The Account Holder confirms that the Account has no effective connection with the exercise of an economic or commercial activity in the United States of America.

(IV) Status of beneficial owner

The Account Holder hereby declares that, in the sense of the United States of America's tax legislation concerning withholding taxation, he/she is the beneficial owner of all the assets and revenues deposited in the Account.

(V) Subsequent discovery of a status of a US Reportable Account / authorization to sell "US Securities" under reduction of "Back-up withholding tax".

If the declarations made under I, II and III of the present form become invalid after the submission of the present declarations to the Bank by reason of:

- (i) either new circumstances that make the Account a U.S. Reportable Account, **or**
- (ii) the subsequent discovery of the fact that, contrary to what is declared in the present form, the Account is or has become a U.S. Reportable Account in accordance with United States of America's tax legislation,

AND

if the Account Holder has failed to submit an IRS form W-9 correctly and duly completed, said Account Holder confers the irrevocable power to the Bank to sell all the U.S. securities of the Account with all the required haste but without any notification to the Account Holder, and to deduct from the proceeds and transfer to the IRS the **"Back-up Withholding Tax" to the IRS at a rate of 28%** (or at the rate in force at that time) on the gross proceeds of the sale of the U.S. securities in accordance with the Qualified Intermediary Agreement between the Bank and the IRS. The Account Holder expressly releases the Bank from all responsibility as regards the sale of its securities carried out under the conditions stated above and the termination of investments in U.S. securities resulting from the application of this paragraph. In addition, the Account Holder undertakes to compensate the Bank for any damages that it may suffer by virtue of the applicable United States of America's tax legislation (such as FATCA) or the Qualified Intermediary Agreement, following the belated discovery of the "U.S. Person" status of the Account Holder and/or the "U.S. Reportable Account" nature of the Account within the meaning of FATCA. **The present duly completed form will be kept in the files of the Bank.**

(VI) Tax relief based on a double tax treaty

The Account Holder declares that it wishes to benefit from the double tax treaty concluded between the United States of America and his/her country of residence.

No Yes

(Please Indicated Country and Address of the permanent residence)

In case "Yes", is selected, the Account Holder declares in addition that:

- He/she is a beneficial owner, resident in the country indicated above, in accordance with the provisions of the double tax treaty concluded between its country of residence and the United States of America;

AND

- He/She meets all the conditions necessary to claim the benefits of the double tax treaty referred to here-above, and that he/she is thus fully entitled to claim the applicable reduced withholding tax rates on all the assets and at the income to which this form relates TIN: ³

(Please Indicated TIN)

The Account Holder is claiming the provisions of article:	
of the double tax treaty concluded between the United States of America and the above-mentioned country of residence of the Account Holder to claim a rate of:	(Please Article No)
	(Please Indicate %)
withholding on:	
	(Specify type of income)
If so, please elaborate on the additional conditions in the article and paragraph the beneficial owner meets to be eligible for the reduced rate of withholding:	

PART II – NEW FACTS

In the course of his/her relationship with the Bank, the Account Holder:

- a) undertakes to spontaneously and immediately inform the Bank of any new circumstances which may affect either the Account Holder or the Beneficial Owner(s) that are likely to alter the Account's status as a non-Reportable Account within the meaning of the CRS Regulation or FATCA Law and to make it acquire the status of a Reportable Account within the meaning of the CRS Regulation or FATCA Law or to have as effect that the Account Holder/Beneficial Owner becomes a reportable person towards a different jurisdiction;
AND
- b) declares that:
 - (i) the information included in the present form is true, correct and complete to the best of his/her knowledge; and

³ A TIN number is not required here to claim double tax treaty benefits for publicly listed securities. However, a TIN is required here, if the Account Holder wishes to claim double taxation agreement benefits for income derived from any other sources (e.g. unlisted securities or partnership interests).

- (ii) if the case arises, he/she appealed to adequate tax advice in the United States of America and/or his/her country (-ies) of residence relating to the signing of the present declaration, in particular with regard to his/her confirmation that he/she fulfills the conditions for tax relief stipulated by the applicable double taxation agreement.

PART III – RELEASE OF INFORMATION FOR REPORTABLE ACCOUNTS

YOU ARE REQUESTED TO CAREFULLY READ THE FOLLOWING TEXT AND SIGN AT THE BOTTOM OF THIS DOCUMENT TO INDICATE YOUR ACKNOWLEDGEMENT OF AND AGREEMENT WITH THE FOLLOWING TERMS:

The Account Holder/Beneficial Owner understands and acknowledges that, pursuant to the CRS Regulation, the QI regulations - under whose meaning the Bank is a "Qualified Intermediary" - and the FATCA Law, the Bank

- a) may be subject to withholding obligations on certain payments of U.S.-sourced income, on certain payments of gross proceeds, and on certain payments made from other non-U.S. financial institutions (regardless of source);
- b) have to comply with certain reporting, verification, withholding and due diligence obligations and duties and may therefore be required to provide certain personal and financial information and documents ("**Data**") to the Luxembourg Tax Administration ("**ACD**") and/or to the IRS;
- c) such information is related, inter alia, to the identification of holdings by and payments made to persons that are (i) Reportable Persons within the meaning of the CRS Regulation (ii) U.S. Reportable Persons as defined in the QI Regulations and the FATCA Law.

Data are related to the Reportable Persons / U.S. Reportable Persons and may include, without limitation:

- the Account Holder's/Beneficial Owner's last name, first name, date and place of birth, tax identification number(s), country (-ies) of tax residence(s), permanent address(-es) and nationality (-ies);
- interest, dividends, income from certain insurance contracts or products, and other income generated with respect to assets held in the Account or payments made with respect to the Account;
- the Account balance or value at end of calendar year or immediately before closure when applicable;
- proceeds from the sale or redemption of property paid or credited to the account;
- a copy of any U.S. form (such as W-9) on file and/or some or all of the data contained in such U.S. form; and
- any other information regarding the relationship between the Bank and the Account Holder/Beneficial Owner which may be requested or required by the ACD or the IRS.

In this context, the Account Holder/Beneficial Owner is aware and acknowledges that the requested disclosure of information may therefore include information on the Account Holder/Beneficial Owner if he/she is considered a Reportable Person within the meaning of the CRS Regulation, the QI regulations and the FATCA Law.

Authorization to process and disclose the Data

The Account Holder/Beneficial Owner authorises and empowers the Bank to collect, store and process, as data controller, the Data along with the required supporting documentary evidence, concerning the Account Holder/Beneficial Owner, for the purposes set out in the CRS Regulation and/or the FATCA Law. The Account Holder/Beneficial Owner is further informed that Data will be disclosed to the ACD annually for the purposes set out in the CRS Regulation and/or the FATCA Law in the time and manner prescribed therein. The Account Holder/Beneficial Owner herewith expressly acknowledges the Bank's obligations and authorizes the Bank to disclose

by any means of communication, including but not limited to electronic data transmission to the ACD and/or the IRS. In case the Account Holder/Beneficial Owner would refuse to communicate such information to the Bank, such refusal would preclude the Bank from establishing computer records and from using his/her Data and hence, it shall be an obstacle to the entry into or the continuation of the relationship between the Bank and the Account Holder(s), and such Account Holder may be subject to liability for penalties imposed on the Bank and attributable to such Account Holder's failure to provide the Data and allow the Bank to disclose it to the ACD under the terms of the applicable laws. The nominal information in relation to the Account Holder/Beneficial Owner is required to enable the Bank to provide the services required by the Account Holder(s) and to comply with its contractual, legal and regulatory obligations. The Account Holder/Beneficial Owner has a right of access and rectification of the Data in cases where Data is inaccurate and incomplete. For these purposes, the Account Holder/Beneficial Owner may contact the Bank at its Head Office's registered address. The Account Holder/Beneficial Owner is informed that certain provisions applicable by financial counterparties of the Bank involving transactions with financial instruments may require the transmission of a copy of the W-9 form upon request to the financial counterparty. The Account Holder/Beneficial Owner expressly instructs the Bank to disclose said form at its own discretion without delay and without reverting to the Account Holder/Beneficial Owner.

In this context:

The Account Holder/Beneficial Owner understands that the ACD, acting as data controller, and/or the IRS may disclose Data to foreign tax authorities and further share the Data with third parties wherever located. In this context, the Account Holder/Beneficial Owner expressly acknowledges and agrees that such sharing of Data can be subject to the laws applicable to such third parties and will not be bound by the banking secrecy and data protection obligations incumbent upon the Bank. In addition, the Bank has no possibility and no obligation to monitor transfers of information initiated by the ACD and/or the IRS and will not bear any responsibility in relation thereto. Therefore, the Account Holder/Beneficial Owner releases the Bank from any and all liability in connection with the provision of Data to the ACD and/or the IRS. The Account Holder/Beneficial Owner assumes full responsibility for all consequences and any damages that may arise at any time due to the use of Data by any third party. The Account Holder/Beneficial Owner acknowledges that by disclosing Data to the ACD and/or the IRS as described and agreed herein, the Bank is not violating any secrecy law of Luxembourg (banking confidentiality or data protection laws) or of any other jurisdiction. By signing this form, the Account Holder/Beneficial Owner is not assigning his/her liability for the performance of any obligations vis-a-vis the ACD and/or the IRS to the Bank. Therefore, the Account Holder/Beneficial Owner shall remain liable for any tax, penalties, interest, and any other sanction that may result from his/her failure to meet any of the obligations imposed on him/her by his/her country(-ies)' national legislation. The Bank will use reasonable efforts to provide Data to the ACD and/or the IRS in a timely manner, but assumes no responsibility for providing Data within a certain time period. In particular, the Account Holder/Beneficial Owner hereby releases the Bank from any and all liability in connection with the disclosure and dissemination of Data pursuant to this acknowledgement and assumes full responsibility for all claims, consequences and damages that may arise at any time due to any use of the Data by the ACD and/or the IRS. Finally, the Account Holder/Beneficial Owner acknowledges that:

- a) the entire relationship between the Account Holder and the Bank is governed by Luxembourg Law; and
- b) this acknowledgement is valid and extends to the Beneficial Owner; and
- c) the provisions of the Bank's General Terms and Conditions (including, but without limitation, those of the governing jurisdiction) further govern this acknowledgement. In case of discrepancies between the present acknowledgement and the General Terms and Conditions, the provisions of the former shall prevail.

BY SIGNING THIS FORM, I/WE, THE UNDERSIGNED, HEREBY CONFIRM THAT I/WE HAVE CONSULTED MY/OUR LEGAL/TAX ADVISOR ON HOW TO COMPLETE THIS FORM.

Place & Date:

Signature _____

Name
Account Holder

Beneficial Owner:

I have taken note of the content of this form and acknowledge and agree that the authorization in terms of exchange of information as well as the obligations referred to herein equally apply to me as the case may be.

Signature _____

Name
Beneficial Owner