



**TAX COMPLIANCE - INTERNATIONAL EXCHANGE OF INFORMATION  
AGREEMENT  
INDIVIDUAL TAX RESIDENCY  
SELF-CERTIFICATION FORM**

Please fill in Part 1-3 in BLOCK CAPITALS (Please refer to Appendix 2 for Instructions)

**Part 1**

**A. Details of Account holder**

Surname(s):	
Title:(Delete as appropriate)	Mr / Mrs / Ms / Miss / Other....
First Name(s)	
Middle Name(s)	

**B. Current Residence Address:**

Line 1 (House No./Apt/Suite Name/Street)	
Line 2 (Town/City/County/Province/County/State)	
Country	
Postal Code / Zip code	

**C. Mailing Address: (please only complete if different to the address shown in Section B)**

Line 1 (House No./Apt/Suite Name/Street)	
Line 2 (Town/City/County/Province/County/State)	

Country	
Postal Code / Zip code	

**D. Date of Birth** (dd/mm/yyyy):   -   -

**E. Place of Birth:**

Town or City of Birth	
Country of Birth	

## Part 2

Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN") (See Appendix 1)

### Please complete the following table indicating:

- i. where the Account Holder is tax resident;
- ii. \*the Account Holder's TIN for each country indicated. (\*please only complete TIN if you are resident for tax purposes outside of the United Kingdom (UK), (including if you are dual resident in the UK and another jurisdiction) /or you are a United States citizen

If the Account Holder is tax resident in more than three countries please use a separate sheet

If a TIN is unavailable please provide the appropriate reason **A, B or C\***

**Reason A** – The country where the Account Holder is liable to pay tax does not issue TINs to its residents

**Reason B** – The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain TIN in the below table if you have selected this reason)

**Reason C** – No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

Country of tax residence	TIN*	If no TIN available enter Reason A, B or C*
1		
2		
3		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason **B** above.\*

1	
2	
3	

## Part 3

### Declarations and Signature\*

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 Ghana International Bank Plc setting out how Ghana International Bank Plc 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 in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to Ghana International Bank Plc and that such information may be provided to the tax authorities of the country in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

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

I undertake to advise Ghana International Bank Plc within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide Ghana International Bank Plc with a suitably updated self-certification and Declaration within 90 days of such change in circumstances

Signature:\* \_\_\_\_\_

Print Name:\* \_\_\_\_\_

Date:\* \_\_\_\_\_

**Note:** If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity:\* \_\_\_\_\_

# Appendix 1

## Definitions

**Note:** These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD “Common Reporting Standard for Automatic Exchange of Financial Account Information” (the “CRS”), the associated “Commentary” to the CRS, and domestic guidance. This can be found on the OECD website: [www.oecd.org/tax/transparency/automaticexchangeofinformation.htm](http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm).

If you have any questions then please contact your tax advisor or domestic tax authority.

**“Account Holder”** The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

**“Controlling Person”** This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person tax residency self-certification” form should be completed instead of this form.

**“Entity”** The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

**“Financial Account”** A 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 Insurance Contracts; and Annuity Contracts.

**“Participating Jurisdiction”** A 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 account information set out in the Common Reporting Standard.

**“Reportable Account”** The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person

**“Reportable Jurisdiction”** A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

**“Reportable Person”** A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

**“TIN”** (including “functional equivalent”) The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. 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. Further details of acceptable TINs can be found on the OECD website: [www.oecd.org/tax/transparency/automaticexchangeofinformation.htm](http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm).

Some jurisdictions do not issue a TIN. However, these jurisdictions often use some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/national insurance number, citizen/personal identification/service code/number, and resident registration number.

# Appendix 2

## INSTRUCTIONS

# CRS Individual Self-Certification Form

Please read these instructions before completing the form.

### Why are we asking you to complete this form?

To help protect the integrity of tax systems, governments around the world are introducing a new information-gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard (the CRS).

Under the CRS, we are required to determine where you are 'tax resident' (this will usually be where you are liable to pay income taxes). If you are tax resident outside the United Kingdom (UK) we may need to give HM Revenue & Customs (HMRC) this information, along with information relating to your accounts. HMRC may then share this information with different countries' tax authorities.

Completing this form will ensure that we hold accurate and up to date information about your tax residency.

If your circumstances change and any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated Self-Certification.

### Who should complete the CRS Individual Self Certification Form?

Personal banking customers or sole traders should complete this form.

For joint account holders, each individual will need to complete a copy of the form.

Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act (FATCA), you may still need to provide additional information for the CRS as this is a separate regulation.

If you are completing this form on behalf of someone else, please ensure that you let them know that you have done so and tell us in what capacity you are signing in Part 3. In cases where you are completing this form as a custodian or nominee of an account, under a Power of Attorney or as a legal guardian on behalf of an account holder who is a minor.

### Where to go for further information

The 'Organisation for Economic Co-operation and Development' (OECD) has developed the rules to be used by all governments participating in the CRS and these can be found on the OECD's 'Automatic Exchange of Information' (AEOI) website: [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/). HMRC website for information:

<https://www.gov.uk/government/collections/automatic-exchange-of-information-agreements>

If you have any questions on how to define your tax residency status, please visit the OECD website or speak to your tax advisor as we are not allowed to give tax advice.