



**Individual Tax Residency Self-Certification Form**

Based on the Common Reporting Standard (“Common Reporting Standard” / “CRS”), which was developed by the Organisation for Economic Cooperation and Development (“OECD”), a new regulatory obligation is created for the collection and reporting of financial account information for the financial institutions, which are located in the countries participating in it. The Common Reporting Standard (CRS) aims to contribute into the treatment of tax evasion and tax avoidance, and also, to improve the tax compliance at a global level. The participating jurisdictions, which have agreed upon the application of the Common Reporting Standard (CRS), also include Greece, which is committed to applying it, on the basis of the Law 4428/2016, as of January 1st, 2016, for the Validation of the Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information. In parallel, the implementation of automatic exchange of information has been ensured at a European level, on the basis of the Common Reporting Standard (CRS), by adopting the Directive 2014/107/EU as regards mandatory automatic exchange of information in the field of taxation, which was incorporated into the Greek Law by the Law 4378/2016.

Following the above-mentioned and in compliance with the applicable legal framework (see Law 4428/2016 and Law 4170/2013, as amended by the Law 4378/2016), Piraeus Bank S.A., as well as all the financial institutions of participating jurisdictions, is obliged to determine, collect and send financial account information to the competent Greek tax authorities, for account beneficiaries with a tax residency that may be situated at another participating jurisdiction. The competent Greek tax authorities may then send such information to the respective competent tax authorities of the participating jurisdictions. Each country/jurisdiction has its own regulations for the determination of tax residency. In general, the tax residency is defined as the country/jurisdiction in which you live. Due to special circumstances, you may be a tax resident in more than one country/jurisdiction at the same time.

In pursuance of the above-mentioned, if your tax residency (or the tax residency of the account beneficiary, in case you fill in the form on his behalf) is situated outside the Greek jurisdiction, Piraeus Bank S.A. is obliged by the applicable law to provide the information included in the present form, as well as any other information regarding your financial accounts, to the competent Greek tax authorities. The information may then be sent to the tax authorities of another country/jurisdiction or countries/jurisdictions, where the Account Beneficiary is a tax resident pursuant to intergovernmental agreements for the exchange of financial information.

The present document will remain valid, unless there is a change in the circumstances, which affects the tax status of the account beneficiary or other mandatory fields contained in the present documents, thus making the present form incorrect or/and incomplete. In that case, you must notify us and provide an updated self-certification form (see Part III below).

If you fill in the present document on behalf of another person, you must ensure that he is notified accordingly. In case that the account beneficiary is a minor, the form must be filled in by the legal guardian on behalf of the minor.

In the case of co-beneficiaries or multiple account co-beneficiaries, use a separate form for each individual person.

In case that there are indications that you are a U.S. person, you may also need to fill in the W8 or W9 form based on the regulations of USA’s tax authority (IRS).

The information contained in the present document is collected and may be transmitted within the framework of Piraeus Bank S.A.’s fulfillment of obligations, which are enforced by the law. The information and data collected and transmitted within the framework of automatic exchange of information, are maintained and kept by Piraeus Bank S.A. in a safe environment, merely for the purpose intended and shall be subject to processing by the Bank, as more specifically set out in the informational document “Data Privacy Notice”, which, as I hereby declare, I received and have been informed about its content and such document comprises an integral part hereof. Piraeus Bank S.A. may submit the information contained in the present document as well as any other information that is already at the Bank’s disposal, with regard to your financial accounts to the competent **Greek tax authorities**.

**As a financial institution, we are not allowed to provide any tax advice.**

If you have any question regarding the present document, the present instructions or the determination of your tax residency status, you may consult the competent national tax authority or your tax adviser.

Part I-Account Beneficiary’s Identification		
Person’s Code *:		
Last name:		First Name:
Father’s Last Name:		Father’s First Name:
Type of Identity:	<input type="checkbox"/> Identity Card <input type="checkbox"/> Passport	<input type="checkbox"/> Service Card <input type="checkbox"/> Residency Permit <input type="checkbox"/> Other Identity:
Identity Number:		Issue Date:
Birth Date:		Place of Birth: Country of Birth:
Country of Residency:		
Residency Address (Street, Number):		
Postal Code:	City:	Tel./Fax:
Mail Address** (Street, Number):		
Postal Code:	City:	Tel./Fax:
Country:		

\* It is filled in by the Bank

\*\* It should be filled in, if it is different from the above-mentioned Residency Address



**Part II- Country of residency for tax purposes and related Taxpayer Identification Number or functional equivalent ("TIN")**

Fill in the following table, by indicating:

- I. the country in which the Account Beneficiary is tax resident.
- II. The Account Beneficiary's Taxpayer Identification Number for each country indicated.

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

If the TIN is not available, please provide the relevant reason **A, B or C** (where appropriate):

**Reason A:** The country in which I am tax liable does not issue TINs to its residents

**Reason B:** The Account Beneficiary is otherwise unable to obtain a TIN or equivalent number

(Please explain why you are unable to obtain a TIN in the following table, provided that you have selected the specific reason)

**Reason C:** No TIN is required. (Note: Only select this reason if the authorities of the tax residency country mentioned below do not require the notification of the TIN) .

	Tax Residency Country	TIN	If there is no TIN available, enter reason A, B, or C
1			
2			
3			

Please explain why you are unable to obtain the TIN in the following table, provided that you have selected **Reason B** above.

1	
2	
3	

**Part III- Declarations and Signature**

I fully understand that the information I provide is covered by the total of provisions of the terms and conditions, which regulate the relationship between the Account Beneficiary and Piraeus Bank S.A. and determine the ways in which Piraeus Bank S.A. may use and notify the information I provide.

I acknowledge that the information contained in this form and the information regarding the Account Beneficiary and any Reportable Account may be reported to the competent tax authorities of Greece and then sent to the tax authorities of another country/jurisdiction or countries/jurisdictions, in which the Account Beneficiary is tax resident pursuant to intergovernmental agreements for the exchange of financial account information.

I certify that I am the Account Beneficiary (or authorized to sign on behalf of the Account Beneficiary), in respect of the account or accounts to which the present form relates. In case that I have provided information concerning any other person, I shall inform the afore-mentioned person, within 30 days from signing the present form, that I provided this information to Piraeus Bank S.A. and the specific information may be disclosed to the competent Greek tax authorities and exchanged with the tax authorities of another country or other countries, in which the person is a tax resident under the intergovernmental agreements for the exchange of financial information.

I have taken cognizance of the definitions described in detail in the Glossary – Definitions, which have been notified to me and can be found in the Bank's web page.

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

I undertake to inform Piraeus Bank S.A. within 30 days of any change in circumstances, which will affect the tax residency status of the person mentioned in Part I of the present form or result in making the information included herein inaccurate or/and incomplete and to submit the suitably updated self-certification form to Piraeus Bank S.A. within the same time period, namely within 30 days from the afore-mentioned change in circumstances.

Signature: .....

Date: .....

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

Full Name: .....



## Glossary/ Definitions (Individual Tax Residency Self-Certification)

The term “**Account Beneficiary**” means the person registered or identified as the beneficiary of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as a representative, custodian, nominee, signatory, investment adviser, intermediary or legal guardian is not deemed to be the Account Beneficiary. In the above-mentioned cases, the Account Beneficiary is deemed to be the afore-mentioned other person. For example, in the case of parent-child relationship, where the parent acts as a legal guardian, the Account Beneficiary is deemed to be the child. In the case of a joint account, each co-beneficiary is deemed to be the Account Beneficiary.

The term “**Controlling Person**” means the individual, who exercises control over an entity. In cases where the specific entity - Account Beneficiary is treated as a Passive Non-Financial Entity (“NFE”), the Financial Institution determines 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 (FATF) (as approved in February 2012). If the account is maintained for an entity on which the individual is the Controlling Person, then the “Controlling Persons Tax Residency Self-Certification Form” should be completed.

The term “**Entity**” means the legal entity or legal arrangement, such as a corporation, organization, partnership, trust or foundation. In case that you must submit a self-certification form on behalf of an account beneficiary, who is an entity, the “Controlling Persons Tax Residency Self-Certification Form” should be completed. The individuals and sole proprietorships should fill in the “Individuals Tax Residency Self-Certification Form”.

The term “**Financial Account**” means the account maintained by a Financial Institution. The term includes: Depository Accounts, Custodial Accounts, Equity and debt interest in certain Investment Entities, Cash Value Insurance Contracts and Annuity Contracts.

The term “**Participating Jurisdiction**” means a jurisdiction with which an agreement is in place, according to which the specific jurisdiction shall provide the information required within the framework of the automatic exchange of financial account information, as defined in the Common Reporting Standard.

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 are Reportable Persons.

The term “**Reportable Jurisdiction**” means a jurisdiction with which an obligation to provide financial information is in place and that is identified in the published list of OECD.

The term “**Reportable Person**” means an Individual that is tax resident in a Reportable Jurisdiction according to the tax laws of the specific jurisdiction. The dual resident individuals may rely on the tiebreaker provision contained in each tax convention (if applicable) to solve cases of double residency for the determination of their tax residency.

“**TIN**» (including the “functional equivalent”): The term “**TIN**” means the Taxpayer Identification Number or functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers, which is assigned by a jurisdiction to an individual or an Entity and is used to identify the individual or Entity for the purposes of enforcing the tax laws of such jurisdiction. Further information of acceptable TINs is provided in the following address:

<http://www.oecd.org/tax/automatic-exchange/common-reporting-standard/>

Certain jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (“functional equivalent”). Examples of such numbers include, among others, for individuals, a social insurance number, citizen/personal identification/service code/number and residents registration number.

**Note:**

The above-mentioned summary descriptions of select terms, which were used in the present form, are provided in order to facilitate your completion of this form.

For more information, please refer to the Common Reporting Standard of OECD for the Automatic Exchange of Financial Account Information (CRS), to the associated Commentary to the CRS and to the guidelines of each country. The above-mentioned are available in the following address:

<http://www.oecd.org/tax/automatic-exchange/common-reporting-standard/>

If you have any questions, please contact your tax adviser or the competent national tax authority.

**As a financial institution, we are not allowed to provide any tax advice.**