

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 CRS, HSBC is required to determine where you are a resident for tax purposes. This will usually be where you are liable to pay income taxes. If you are a tax resident outside New Zealand we may be required to provide further details, including information relating to your accounts, to the New Zealand Inland Revenue. The information provided may be shared by them with the tax authority of the country/jurisdiction (or countries/jurisdictions) where you are tax resident.

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 should complete this form.

If you need to self-certify on behalf of an entity (which includes businesses, trusts and partnerships), complete an 'Entity Tax Residency Self-Certification Form' (CRS-E). Similarly, if you are a controlling person of an entity, complete a 'Controlling Person Tax Residency Self-Certification Form' (CRS-CP). All CRS forms can be found on our website: <https://www.hsbc.co.nz/help/terms-conditions-and-standard-contracts/#Forms>.

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. For example, you might be 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

If you have any questions about this form or these instructions please visit: <https://www.hsbc.co.nz/help/terms-conditions-and-standard-contracts/#Forms>, contact your Relationship Manager, visit a branch or call us.

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/

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

You can find a list of definitions in the Appendix.

How to submit your CRS Individual Self-Certification Form

You can submit your form to HSBC New Zealand via the address provided below or to your Relationship Manager:

HSBC Tower,
Level 21, 188 Quay Street,
Auckland
1010

Or

P.O. Box 5947
Victoria Street,
Auckland
1142

Alternatively you can scan and email your form to Premier@hsbc.co.nz.

Occasionally, we may need to contact you in regards to your submission, so please make sure that your contact details held with us are up to date.

You can update your details by calling our 24/7 contact centre or simply sending us a secure internet banking message with the required changes.

Individual Tax Residency Self-Certification Form

CRS – I

Please complete Parts 1–3 in BLOCK CAPITALS

Part 1 Identification of Individual Account

A. Name of Account Holder:

Family Name or Surname(s)	<input type="text"/>				
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other <input type="text"/>
First or Given name(s)	<input type="text"/>				
Middle Name(s)	<input type="text"/>				

B. Current Residence Address:

Line 1 House/Apt/Suite Name, Number, Street	
<input type="text"/>	
Line 2 Town/City Province/County/State	
<input type="text"/>	
Country/Jurisdiction	Postal Code / ZIP code
<input type="text"/>	<input type="text"/>

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

Line 1 House/Apt/Suite Name, Number, Street	
<input type="text"/>	
Line 2 Town/City Province/County/State	
<input type="text"/>	
Country/Jurisdiction	Postal Code / ZIP code
<input type="text"/>	<input type="text"/>

D. Date of birth (DDMMYYYY)

Part 2 Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN") (See Appendix)

Please complete the following table indicating:

- (i) where the Account Holder is a tax resident;
- (ii) the Account Holder's TIN for each country/jurisdiction indicated.

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

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

Reason A - This country/jurisdiction does not issue TINs

Reason B - I am unable to provide a TIN or equivalent due to other reasons

Reason C - Country/Jurisdiction does not allow its residents to disclose TIN to other countries/jurisdictions (Note: Only select this reason if the authorities of the country/ jurisdiction of tax residence entered does not require the TIN to be disclosed.)

Country/Jurisdiction of tax residence	TIN/ or equivalent	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)

If you are a New Zealand Tax Resident, which tax rate do you want to apply to your deposits? 10.5% 17.5% 30% 33% 39%

Please note that if you do not provide an IRD number, a non-declaration rate of 45% will apply.

If you are not a New Zealand Tax Resident, which tax application have you elected?

Approved Issuer Levy¹ or Non Resident Withholding Tax

¹Customers who are not New Zealand tax residents will have Non Resident Withholding Tax deducted from interest payment. The rate deducted will be determined by the jurisdiction/country/region the customer is a tax resident as determined by New Zealand tax law. Non resident customers may instead elect to have Approved Issuer Levy (AIL) of 2% applied to interest earned. HSBC will deduct from any interest credited to the customer either NBWT or AIL and pay the deducted amount to the New Zealand Inland Revenue.

The joint account will have AIL deducted from interest payment only where all account holders have made such election. For joint accounts, you should provide us the RWT rate and the IRD number for all account holders that are New Zealand tax residents. If the account holders individually have different RWT rates, then RWT will be deducted at the higher rate. Where the joint account has account holders that are residents of New Zealand and non-residents for New Zealand tax purposes, RWT will apply.

- If you are tax resident in more than three countries/jurisdictions, please use a separate sheet and confirm by placing an X in the box.
- Please confirm here by placing an 'X' in this box that you have included ALL of the countries/jurisdictions in which you are tax resident.

if the addresses in Part 1 are different from the country(ies)/jurisdiction(s) where you are tax resident in Part 2, you need to tell us why.

A. The country you live in (Part 1.) is different from the country(ies)/jurisdiction(s) where you are tax resident (Part 3).

Please place an 'X' against **one** of the following options:

- 1. I am a student studying in the country in Part 1 and have not yet lived there long enough to become tax resident.
- 2. I am working in the country in Part 1 and have not yet lived there long enough to become tax resident.
- 3. I am a diplomat or a member of the armed forces posted to the country in Part 1.
- 4. I have recently moved to the country that I am opening a bank account in and I am not yet tax resident in this country. I am still tax resident in the country(ies)/jurisdiction(s) in Part 3.
- 5. None of the above - please provide details in the space below.

B. Your mailing address country Part 1 is different from the country(ies)/jurisdiction(s) where you are tax resident (Part 3).

Please place an 'X' against **one** of the following options to confirm what the mailing address is:

- 1. The address is my adviser, accountant, and lawyer.
- 2. The address is my relative's address.
- 3. The address is my work or employer's address.
- 4. The address is my holiday home.
- 5. None of the above - please provide details in the space below.

Part 3 Declarations and Signature

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 understand that the information I have provided is covered by the Privacy Notice and the terms and conditions of my account(s), in particular how HSBC may use and share it.

I acknowledge that HSBC may share this information with the tax authorities of the country(ies)/jurisdiction(s) where I hold my account(s) and that those tax authorities may exchange this information between themselves as part of the intergovernmental agreements to exchange Financial Account information. If I have completed this form on behalf of the account holder, I certify that I have their authority and that all relevant individuals have been made aware of the Privacy Notice, and the individual rights and information it sets out. I will notify the account holder, within 30 days of signing this form, that I have provided this information to HSBC and that it may be passed to the tax authorities of all countries/jurisdictions where the account holder holds accounts.

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

I agree to tell HSBC within **30 days** of any change in circumstances that affects the tax residence status of the person named in Part 1 of this form, or means that the information contained within the form becomes out of date. I agree to provide an updated self-certification form to HSBC within **90 days** of any such changes.

Signature



Print name:

Date: (DDMMYYYY)

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 – 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 at the following link: <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

If you have any questions then please contact your tax adviser 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 that entity 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).

Controlling Persons of a trust, means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). The settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, must always be treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust. A discretionary beneficiary (that does not otherwise control a trust) should only be treated as a Controlling Person if they have received a distribution from the trust. New Zealand legislation requires the trust or trustee to inform the Financial Institution that maintains the account if they make a distribution to such a beneficiary.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.

'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 at the following link: <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise 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/insurance number, citizen/personal identification/service code/number, and resident registration number