

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: <http://www.crs.hsbc.com/en/rbwm/new-zealand>.

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: <http://www.crs.hsbc.com/en/rbwm/new-zealand>, 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 House,
Level 9, One Queen Street
Auckland
1010

Or

PO BOX 5947,
Wellesley Street
Auckland
1141

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

Please complete Parts 1–3 in BLOCK CAPITALS

Part 1 Identification of Individual Account Holder

A. Name of Account Holder:

Family Name or Surname(s)

Title Mr Mrs Miss Ms Other

First or Given name(s)

Middle Name(s)

B. Current Residence Address:

Line 1 House/Apt/Suite Name, Number, Street

Line 2 Town/City Province/County/State

Country/Jurisdiction Postal Code / ZIP code

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

Line 1 House/Apt/Suite Name, Number, Street

Line 2 Town/City Province/County/State

Country/Jurisdiction Postal Code / ZIP code

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%

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 payments. The rate deducted will be determined by the country the customer is a tax resident of as determined by New Zealand tax law. Non resident customers may also elect to have Approved Issuer Levy ("AIL") applied at 2% of interest payments. AIL is not a tax deducted from interest payments but a levy paid by HSBC.

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

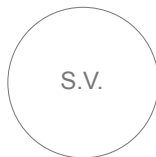
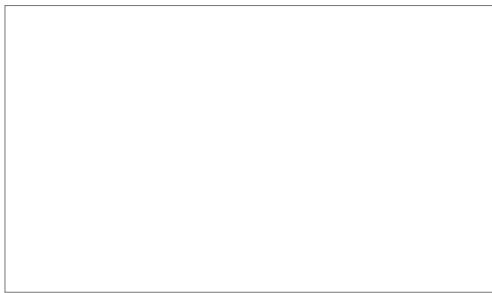
I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I certify that where I have provided information regarding any other person that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC and that such information may be provided to the tax authorities of the country/jurisdiction in which the account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions 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 HSBC 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 HSBC with a suitably updated self-certification and Declaration within 90 days of such change in circumstances

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