

## FILLING INSTRUCTION FOR CUSTOMERS

Self-Certification FATCA and CRS (Individuals)

Dear customer,

With the enclosed filling instruction, the UniCredit Bank AG intends to inform you about the reasons for additional information required by the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

### Background

**FATCA** is a US tax law aimed at encouraging tax compliance by US taxable persons outside the US. The law requires foreign financial institutions to collect tax relevant information regarding US persons and to report this information to the US Tax Authority (IRS) to facilitate the determination of the correct taxation. The UniCredit Bank AG is located in a jurisdiction, which has signed an Intergovernmental Agreement (IGA) for FATCA with the USA. Consequently, UniCredit Bank AG is required to collect information on US taxable persons and to report it to the tax authorities.

**CRS** is a global standard for automatic exchange of financial account information issued by the OECD (Organisation for Economic Co-operation and Development) with the purpose to detect, deter and discourage international tax evasion. Germany has also adopted the CRS legislation that applies since 1st January 2016. Therefore, financial institutions, like the UniCredit Bank AG, are required to report certain financial information of account holders, who are resident in other CRS jurisdictions to the local tax authority. These information will then be submitted to the respective tax authorities of the other countries involved in the multilateral exchange of information.

As specified in the regulation, UniCredit Bank AG may use the self-certification provided to you in order to obtain all required FATCA and CRS information. In the following, you will find supporting information for filling out the self-certification.

### Filling instruction

All questions in the self-certification must be answered **by you personally**, since UniCredit Bank AG is not allowed to provide tax advice. In case of uncertainty, please contact your tax advisor.

Additional information on how to complete the questions 1-8 in the self-certification for »Individuals« has been provided to you in the following. This filling instruction **solely** serves as supporting material for the FATCA/CRS self-certification and may not be used for documentation purposes.

**No.1 TIN** is the Taxpayer Identification Number or a functional equivalent in the absence of a TIN. If a TIN is not available, please provide a valid reason such as Reason A or B in the self-certification.

If you are tax resident in more than three countries/jurisdictions, it is important that you provide information on all of your tax residences. Please use a separate sheet to provide this additional information.

**No.2** Please provide information on whether you are a US citizen or not.

**No.3** Please provide information on whether you have a permanent US residence permit.

A **permanent US residence permit (active US Green Card)** gives its owner the unlimited right to live and work in the US.

**No.4** Please provide information on whether you have a place of residence in the USA.

Please also provide us with the corresponding address if it differs from your personal information provided in the upper part of the self-certification – »Residence address«

**No.5** Please provide information on whether you were born in the U.S.

**If you were born in the US**, then the so called »birth place principle« applies to you. Every child born in USA receives the U.S. nationality. Should a person choose to relinquish their U.S. nationality, he or she has to apply for a Certificate of Loss of Nationality of the U.S.

The **Certificate of Loss of Nationality of the U.S.** is provided by a U.S. consulate. It officially certifies the loss of nationality according to immigration and nationality laws.

A **reasonable written explanation** is an explanation comprehensible to UniCredit Bank AG. Therefore, please provide such explanation on the self-certification.

**No.6** If you are not a U.S. tax resident, please confirm point 6.

**No.7** If any other exception applies to you, please select the applicable one under point 7.

An **international organization** includes the office of an intergovernmental or supranational organization, including the European Union, recognized by the respective government as entitled to tax exemption under agreements, laws or regulations.

Examples: World Bank, European Community, International Monetary Fund

**No.8** If you are a U.S. tax resident, please confirm point 8 and provide a TIN under point 1.