

Please read these instructions before completing the form

Regulations based on the OECD Common Reporting Standard (“CRS”) and the U.S. legislation known as the Foreign Accounts Tax Compliance Act (“FATCA”) require Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL/ Australian Credit Licence 237 856 to collect and report certain information about an account holder’s tax residence.

The purpose of the CRS and FATCA is to identify customers holding assets in financial accounts outside of their country of tax residence and requires the Reporting Financial Institutions maintaining these accounts to provide information on them to their local tax authority. Further information regarding CRS and FATCA, can be found on the Australian Tax Office’s website.

<https://www.ato.gov.au/General/International-tax-agreements/In-detail/Common-Reporting-Standard/> and <https://www.ato.gov.au/General/International-tax-agreements/In-detail/International-arrangements/Foreign-Account-Tax-Compliance-Act/>

Beyond Bank Australia is obligated to provide reportable information, including

financial information, with respect to your financial accounts to the ATO.

The ATO may exchange this information with other tax authorities pursuant to the intergovernmental agreements. For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal. <http://www.oecd.org/tax/automatic-exchange/crsimplementation-and-assistance/>

Each jurisdiction has its own rules for defining tax residence and you will commonly find that tax residence is the country/jurisdiction in which you live. However, in special cases where an individual has ties to more than one jurisdiction, they may be ‘dual resident’ – a tax resident of more than one country or jurisdiction. For example, the U.S always treats their citizens as tax resident, regardless of where they live. This means that a U.S. citizen is always a U.S. tax resident, even if they live and work in Australia. Additionally, if you earn income within a country other than Australia you may be a tax resident in that other country.

If you are filling in this form on behalf of someone else.

Please tell us in what capacity you are signing. For example you may be the Passive NFE Account Holder, or completing the form under a power of attorney.

As a financial institution, we are unable to provide tax advice.

Please contact your tax advisor if you have any specific questions on this form. The form is made up of each of the following sections:

Section A – Identification Details – Mandatory

- Provide personal details such as Name, Address, Date of Birth and Country of Birth.

Section B – Country / Jurisdiction of residence for Tax Purposes and related Taxpayer Identification Number or equivalent number (“TIN”)

- Please provide details of ALL countries that you are a resident in (outside of Australia) for the purposes of that country’s income tax.

Section C – Declaration and Signature – Mandatory

- Please declare and sign the completeness of this form.

Please complete this form in BLOCK CAPITALS.

There is a summary of terms such as an account holder, controlling person, and other terms, in the Appendix.

SECTION A – Identification Details

Beyond Bank Australia Member Number (Identification Number)

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1. Name of Account Holder:

Title:	Family Name or Surname(s):	First or Given Name:	Middle Name(s):

2. Current Residence:

Line 1 (e.g. House/Apartment/Suite Name, Number, Street, if any)

Line 2 (e.g. Town/City/Province/County/State)	Country:	Post Code (if any):

3. Mailing Address: (please only complete if different to the address shown above)

Line 1 (e.g. House/Apartment/Suite Name, Number, Street, if any)

Line 2 (e.g. Town/City/Province/County/State)	Country:

4. Date of Birth ____ / ____ / ____

5. Place of Birth (town or city):

Country of Birth:

6. Are you a U.S. citizen or U.S. resident for tax purposes? Yes No

If yes, please provide your Taxpayer Identification Number (TIN)

7. Are you a resident of any other country (excluding Australia) for tax purposes?

Yes. Please continue to Section B

No. Please continue to Section C

SECTION B – Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number (“TIN”)

Mandatory for individuals who are a resident of any other country for tax purposes

Please complete the following table indicating:

- I. where the Account Holder is tax resident and
- II. the Account Holder’s TIN for each country/jurisdiction indicated.

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

Reason A - The country/jurisdiction where the Account Holder is resident 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 a TIN in the below table if you have selected this reason.)

Reason C - No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.)

If on the applicable table below you have more than three countries/ jurisdictions, please use a separate sheet.

Country / Jurisdiction of tax residence	TIN	If no TIN available record 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	

SECTION C – Declarations and Signature

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be reported 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 authorised to sign for the Account Holder in respect of all the account(s) to which this form relates.

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 Beyond Bank Australia, within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Section A of this form or causes the information contained herein to become incorrect or incomplete, and to provide Beyond Bank Australia with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Signature:

Print Name:

Date: (dd/mm/yyyy)

____ / ____ / ____

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 A – Summary Descriptions of Select Defined Terms

Note: These are selected summaries of defined terms 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 OECD automatic exchange of information portal. 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.

“FATCA” FATCA stands for the U.S. provisions commonly known as the Foreign Account Tax Compliance Act, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

“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 and that is identified in a published list.

“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 and that is identified in a published list.

“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. A “Reportable Person” is defined as a “Reportable Jurisdiction Person”, other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in above clause;
- a Governmental Entity;
- an International Organisation;
- a Central Bank; or
- a Financial Institution (except for Investment Entities described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFEs.)

“Resident for tax purposes” Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine whether an entity is tax resident in the jurisdiction on the OECD automatic exchange of information portal.

Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of its domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction.

Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated.

For additional information on tax residence, please talk to your tax adviser or see the OECD automatic exchange of information portal.

“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 OECD automatic exchange of information portal. 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. For entities, examples include a Business/company registration code/number.