FATCA & CRS

AUTO-CERTIFICAZIONE PER PERSONE GIURIDICHE

CARDIF LUX VIE
BNP PARIBAS GROUP

FATCA & CRS

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I regolamenti fiscali, comprensivi di FATCA e dei regolamenti per l'implementazione dei Common Reporting Standard (CRS) OCSE per lo scambio automatico di informazioni relative a conti finanziari richiedono che Cardif Lux Vie raccolga le informazioni relative alla residenza fiscale e alla cittadinanza di ogni titolare di una polizza.

Questo modulo è stato creato per raccogliere le informazioni richieste. Si raccomanda di assicurarsi di aver compilato **tutte** le sezioni pertinenti sottostanti e di fornire qualsiasi informazione aggiuntiva o documenti richiesti. Nel caso di un cambiamento di qualsiasi informazione fornita in questo modulo, si raccomanda di presentare una nuova auto-certificazione contenente le informazioni corrette entro 30 giorni da tale cambiamento di circostanze.

Altre informazioni relative alle modalità di compilazione di questo modulo sono disponibili nell'allegato documento «Istruzioni». Per qualsiasi altra domanda, rivolgersi al proprio consulente fiscale o alla sua amministrazione fiscale locale.
Nel caso di persone fisiche deve essere compilata l'Auto-certificazione per Persone Fisiche.

1. IDENTIFICAZIONE

Numero della proposta/Polizza: ....

Denominazione legale dell'entità: ....

Paese di costituzione o organizzazione: ....

INDIRIZZO PERMANENTE

Numero civico, Via: ....

Codice postale: .... Città: ....

Provincia: .... Stato: ....

Nazione: ....

2. RESIDENZA FISCALE

Elencare nella tabella qui di seguito TUTTI i Paesi in cui l'entità è residente ai fini fiscali e il suo TIN (Taxpayer Identification Numbers - Numero identificativo del contribuente) in tali paesi.

PAESI DI RESIDENZA FISCALE	A PARTIRE DAL (GG/MM/AAAA)[1]	NUMERO(I) IDENTIFICATIVO(I) DEL CONTRIBUENTE (TIN)[2]

1- . Qualora il riquadro non venga compilato, faremo riferimento alla data di sottoscrizione del documento o, in mancanza di tale data, alla data di ricezione dello stesso.
2-. Qualora il Paese di Residenza Fiscale non rilasci un TIN, scrivere N/A. Il TIN rilasciato dal Lussemburgo non è obbligatorio.

Per ultreriori informazioni sul TIN/Codice fiscale: https://ec.europa.eu/taxation_customs/tin/tinByCountry.html.

L'ENTITÀ È COSTITUITA, ORGANIZZATA O RESIDENTE NEGLI USA?	☐ Si ☐ No

In caso affermativo:

- Compilare anche un Modulo W-9 IRS Form, e
- Indicare se l'entità è:
  - ☐ una «Specified US person» ai sensi della FATCA
  - ☐ una «Non-specified US person» ai sensi della FATCA
- Considerare la sezione III solo per la classificazione CRS

	CODICE INTERNO
Specified US Person:	USSP
Non-specified US Person:	USNS

3. STATUS FATCA E CRS

Indicare lo status dell'entità convalidando un solo tipo di entità qui di seguito e fornire le informazioni richieste per lo status selezionato:

☐ (A) ISTITUZIONE FINANZIARIA (FINANCIAL INSTITUTION (FI)) CRS ISTITUZIONE FINANZIARIA ESTERA (FOREIGN FINANCIAL INSTITUTION (FFI)) FATCA

	CODICE INTERNO
Financial Institution :	FIIN

A1 - TIPO DI ISTITUZIONE FINANZIARIA FATCA (CONVALIDARE UNA SOLA CASELLA)

☐ Istituzione finanziaria estera partecipante a FATCA (Participating FFI)
Indicare il GIIN: ....

☐ FFI non soggetta a obbligo di rendicontazione IGA
(Non-Reporting IGA FFI (inclusi i fondi pensione esenti)

☐ FFI non partecipante a FATCA (Non-Participating FFI (NPFFI))

☐ Altra FFI (istituzione finanziaria estera certificata considerata adempiente a certified deemed compliant FFI, FFI sponsorizzata, ...):
Presentare in aggiunta un Modulo W-8 series IRS Form

	CODICE INTERNO
Participating FFI :	FIPA
Non-Reporting IGA FFI :	FINR
Non-Participating FFI (NPFFI) :	FINP
Other FFI :	FIOT

A2 - L'ENTITÀ È UN'ENTITÀ D'INVESTIMENTO IL CUI REDDITO LORDO DERIVA PRINCIPALMENTE DA INVESTIMENTO, EINVESTIMENTO O NEGOZIAZIONE DI ATTIVITÀ FINANZIARIE E È GESTITA DA UNA FI?	☐ Si ☐ No

In caso affermativo, almeno uno dei paesi di Residenza Fiscale dichiarati nella Sezione II non è una Giurisdizione Partecipante ai CRS? (per la lista delle Giurisdizioni partecipanti: *http://www.oecd.org/tax/exchange-of-tax-information/MCAA-Signatories.pdf*) ☐ Si ☐ No

In caso affermativo, l'Entità è considerata una NFE Passiva ai sensi dei CRS e della Sezione IV, e deve essere compilata la Tabella nell'Appendice A.

	CODICE INTERNO
Exempted Entity:	EXAM
Active Non Financial Foreign Entity:	NFAC

☐ (B) ENTITÀ ESENTE DAI CRS (EXEMPTED ENTITY) ENTITÀ ESTERA NON FINANZIARIA ATTIVA AI FINI FATCA (ACTIVE NFFE)

TIPO DI ENTITÀ ESENTE (CLASSIFICATA COME NFE ATTIVA AI SENSI DELL'IGA FATCA)

- ☐ Società negoziata in un mercato regolamentato o una sua affiliata
  Indicare il nome di una borsa valori in cui il titolo è negoziato regolarmente: ....
- ☐ Entità governativa (o Entità interamente di proprietà governativa)
- ☐ Banca centrale (o Entità interamente di sua proprietà)
- ☐ Organizzazione internazionale (o Entità interamente di sua proprietà)
- ☐ Entità esente ai sensi dell'IGA FATCA locale (indicare lo status preciso): ....

	CODICE INTERNO
Active Non Financial Entity:	NFAC
Active Non Financial Foreign Entity:	NFAC

☐ (C) ENTITÀ NON FINANZIARIA ATTIVA AI SENSI DEI CRS (ACTIVE NFE) ENTITÀ ESTERA NON FINANZIARIA ATTIVA AI FINI FATCA (ACTIVE NFFE)

TIPO DI NFE ATTIVA (DIVERSA DA (B))

- ☐ NFE attiva per reddito e delle attività
- ☐ Organizzazione non a scopo di lucro
- ☐ Altra NFE attiva (indicare lo status preciso): ....

	CODICE INTERNO
Passive Non Financial Entity :	NFPA

☐ (D) ENTITÀ NON FINANZIARIA PASSIVA AI SENSI DEI CRS (PASSIVE NFE) ENTITÀ NON FINANZIARIA PASSIVA AI SENSI DEI FATCA (PASSIVE NFE)

- Compilare la Sezione IV e la Tabella nell'Appendice A
- Se l'Entità è una NFFE passiva a Rendicontazione Diretta ai fini FATCA, indicare il GIIN:

....

(Se la NFFE passiva a Rendicontazione Diretta non ha alcun GIIN, presentare anche un Modulo W-8BEN-E IRS Form)

4. INFORMAZIONI SULLE CONTROLLING PERSON

Indicare nella **tabella riportata nell'Appendice A**, le Controlling Person dell'entità qualora l'Entità sia una delle seguenti:
- Entità non finanziaria passiva **(Status D, Sezione III)**;
- Entità d'investimento adempiente a tutti i criteri della casella A2 qui sopra, e considerata pertanto NFE Passiva ai sensi dei CRS.

Inoltre assicurare che ogni Controlling Person compili, firmi, apponga la data e faccia pervenire a Cardif Lux Vie un'Auto-certificazione per le Persone Fisiche.

Qualora l'Entità sia una NFE Passiva (Status D, Sezione III), convalidare una delle 2 caselle seguenti:

☐ Io/Noi certifico/certifichiamo l'Entità non ha alcuna Controlling Person statunitense

☐ Io/Noi certifico/certifichiamo che la denominazione, indirizzo e TIN di ogni Controlling Person statunitense dell'Entità sono stati elencati nella tabella riportata nell'Appendice A

	CODICE INTERNO
Passive Non Financial Foreign Entity without US ownership :	NFPN
Passive Non Financial Foreign Entity with US ownership :	NFPU

5. PROTEZIONE DEI DATI PERSONALI E CONFIDENZIALITÀ

Ai fini della conformità con gli obblighi ai sensi delle leggi e dei regolamenti del Lussemburgo nonché degli accordi per lo scambio internazionale di informazioni fiscali (inclusivi dell'accordo intergovernativo FATCA tra il Lussemburgo e gli Stati Uniti d'America (il Modello 1, IGA)), Cardif Lux Vie, controllore dei dati, può essere tenuto a raccogliere, elaborare e comunicare i Suoi dati personali e i dati relativi alle Sue polizze all'autorità fiscale nazionale (Administration des Contributions Directes) che puó fornire tali informazioni al o ai paesi nei quali Lei è residente ai fini fiscali.

Le informazioni richieste sono obbligatorie e nel caso di mancata compilazione del presente modulo Cardif Lux Vie potrebbe non essere in grado di elaborare la Sua richiesta.

I Suoi dati personali qui forniti sono raccolti, elaborati e comunicati secondo l'Informativa sulla protezione dei dati personali disponibile sul sito: https://cardifluxvie.com/legal-information

Conformemente al Regolamento generale per la protezione dei dati personali n. 2016/679 (RGPD), Lei ha un diritto di accesso e rettifica dei Suoi dati, esercitabile dandone comunicazione scritta a Cardif Lux Vie al seguente indirizzo: 23-25 avenue de la Porte-Neuve, LU-2227 Lussemburgo.

6. SEZIONE CERTIFICAZIONE

L'entità dichiara di aver esaminato le informazioni in questo modulo e che per quanto a sua ragionevole conoscenza sono/siamo convinto/i che esse sono veritiere, corrette e complete.

L'entità si impegna a informare tempestivamente Cardif Lux Vie di qualsiasi cambiamento di circostanze per cui le informazioni quivi riportate non siano più corrette, e a fornire una nuova auto-certificazione entro 30 giorni da tale cambia- mento di circostanze.

L'entità si impegna ad informare ciascuna Controlling Person che I suoi dati personali indicati nell'Appendice sono raccolti, elaborati e comunicati da Cardif Lux Vie come menzionato nella Sezione V qui sopra.

FIRMA

Redatto a:..

Il: .... / .... / ....

Nome (in stampatello): ....

Cognome (in stampatello) : ....

Agente in veste di: ....

Rappresentante autorizzato 1[1]

Redatto a:..

Il: .... / .... / ....

Nome (in stampatello): ....

Cognome (in stampatello) : ....

Agente in veste di: ....

Rappresentante autorizzato 2[1]

APPENDICI

- Modulo fiscale W-9 e W-8BEN-E
- Appendice A – Auto-certificazione per persone giuridiche

1- Qualora il rappresentante sia autorizzato a firmare con firma congiunta, va ricordato che questo modulo deve essere firmato da almeno due dei rappresentanti autorizzati congiuntamente.

ANNEXE A

ELENCO DELLE CONTROLLING PERSON DELL'ENTITÀ

L'elenco delle Controlling Person da riportare in questa tabella è descritto dettagliatamente nelle istruzioni per la compilazione del modulo. Aggiungere altri fogli, se necessario.

NOME	COGNOME	TIPO DI CONTROLLING PERSON[1]	INDIRIZZO	DATA DI NASCITA (GG/MM/AAAA)	LUOGO DI NASCITA	PAESE(I) DI RESIDENZA FISCALE (O CITTADINANZA, SE USA)[2]	TIN[2]

1 - . Elencare TUTTE le residenze fiscali delle Controlling Person e il TIN associato.
2 - . Vedere il tipo di Controlling Person nel modulo «Istruzioni» allegato e indicare il codice appropriato.

ISTRUZIONI AUTO-CERTIFICAZIONE FATCA & CRS

ENTITÀ

1. IDENTIFICAZIONE

Indicare la denominazione legale del beneficiario effettivo della polizza per il quale è richiesta la presente auto-certificazione. Indicare il paese di costituzione o organizzazione e l'indirizzo di residenza. È l'indirizzo nel paese in cui l'entità è considerata residente ai fini fiscali.

Qualora l'entità non abbia una residenza fiscale in alcun paese, indicare l'indirizzo della sede principale.

2. RESIDENZA FISCALE

Elencare i paesi in cui l'entità è considerata residente ai fini fiscali e indicare il numero di identificazione fiscale locale (TIN) per tale paese.

Per ultreriori informazioni sul TIN/Codice fiscale: *https://ec.europa.eu/taxation_customs/tin/tinByCountry.html*. Qualora il paese non abbia rilasciato un TIN ai suoi contribuenti fiscali, indicare «N/A», per «non applicabile».

Qualora l'entità sia costituita, organizzata o residente negli USA, presentare un certificato di ritenuta d'imposta W-9 insieme all'auto-certificazione. Non è richiesta l'indicazione del TIN nell'auto-certificazione in quanto esso sarà riportato nel modulo W-9 presentato. Dichiarare se l'entità è una Specified US Person o una Non-Specified US Person.

Per la definizione di tali termini, vedere la sezione Definizioni più avanti.

3. STATUS FATCA E CRS

In base all'attività principale dell'entità va selezionato lo status CRS e FATCA corretto. L'auto-certificazione distingue tra 4 categorie principali:
- **Istituzione Finanziaria (FI) (Financial Institution)** – in questo caso saranno richieste informazioni più dettagliate sullo status FATCA della FI.
- **Entità esente (Exempted Entity)** – in questo caso sarà necessario indicare il tipo di Entità Esente.
- **Entità Non Finanziaria Attiva (Active NFE)** – in questo caso sarà necessario indicare il tipo di NFE attiva.
- **Entità Non Finanziaria Passiva (Passive Non-Financial Entity)** – sarà necessario elencare le Controlling Person.

Nel modulo, convalidare la casella corrispondente a uno dei quattro status suddetti e compilare le informazioni richieste per tale status (ad esempio lo status subordinato dell'Entità).

Nella maggior parte dei casi le definizioni dello status di CRS, FATCA, IGA sono allineate. In caso contrario, più avanti sono riportate le definizioni sia FATCA che CRS.

(A) ISTITUZIONE FINANZIARIA (FINANCIAL INSTITUTION (FI))

Le istituzioni finanziarie sono entità appartenenti a una delle 4 categorie seguenti (per maggiori informazioni, andare alla sezione Definizioni):
- **Istituti di Deposito**
- **Istituti di Custodia**
- **Entità d'Investimento**
- **Compagnie di Assicurazioni**

Se l'Entità rientra in uno dei tipi di FI qui sopra, indicare il suo Status FATCA.

- Per una **FFI Partecipante**, indicare il proprio GIIN nello spazio apposito. Un GIIN, o Global Intermediary Identification Number, è stato assegnato dall'IRS una volta completato il processo di registrazione sul portale IRS.
- Una **IGA FFI Senza Obbligo** di Rendicontazione è un'istituzione finanziaria in un paese IGA esente dall'obbligo di rendicontazione e che non deve essere necessariamente registrata con l'IRS in paesi IGA 1. In paesi IGA 2 tali entità devono essere registrate con l'IRS.
- Una **FFI Non Partecipante (NPFFI)** è un'istituzione finanziaria non statunitense non conforme a FATCA e che sarebbe riportata come tale all'IRS o all'amministrazione fiscale locale.
- Per **altri status FFI**, e per requisiti specifici, presentare un certificato di ritenuta fiscale W-8 series IRS insieme all'auto-certificazione.

(B) ENTITÀ ESENTE (EXEMPTED ENTITY)

Le Entità esenti sono Entità esenti dall'obbligo di Rendicontazione ai sensi di FATCA e CRS. Le Entità esenti comprendono «entità negoziate in un mercato regolamentato o loro affiliate», «Entità governative», «Banche Centrali», «Organizzazioni internazionali» e qualsiasi Entità esente ai sensi dell'IGA FATCA locale.

(C) ENTITÀ NON FINANZIARIA ATTIVA (NFE ATTIVA) (DIVERSA DA (B))

Si definisce come entità non finanziaria qualsiasi entità che non sia un'istituzione finanziaria (v. definizione).

Selezionare uno degli status di NFE attiva proposti (NFE attiva per reddito e attività, Organizzazione non a scopo di lucro, Altra NFE attiva). La definizione di «NFE attiva per reddito e attività» è riportata nella Sezione Definizioni.

Qualora la NFE attiva non sia una NFE attiva per reddito e attività o un'Organizzazione non a scopo di lucro, convalidare la casella «Altra NFE attiva» e specificare lo status esatto.

(D) ENTITÀ NON FINANZIARIA PASSIVA (NFE PASSIVA)

Un'Entità Non Finanziaria che non sia una NFE attiva è classificata come NFE passiva, ossia una NFE che riceve Reddito Passivo (v. definizione di Reddito passivo). In questo caso, compilare la tabella nell'Appendice dell'auto-certificazione, con le informazioni dettagliate delle Controlling Person dell'entità (definizione più avanti).

Quanto l'Entità ha lo status FATCA di NFFE passiva con Rendicontazione Diretta, indicare il suo GIIN (o il GIIN dell'Entità Sponsorizzante nel caso di una NFFE passiva con Rendicontazione Diretta Sponsorizzata).

4. INFORMAZIONI SULLE CONTROLLING PERSON

Qualora l'entità sia un'Entità Non Finanziaria passiva, o un'Entità d'Investimento adempiente a tutte le condizioni elencate nella Sezione IV (A) del modulo:

- Compilare la tabella nell'Appendice A dell'auto-certificazione, **e**;
- Assicurarsi che ogni Controlling Person a sua volta compili, firmi, apponga la data e faccia pervenire a Cardif Lux Vie un'Auto-certificazione per Persone Fisiche distinta, **e**;
- Certificare che l'Entità non ha alcuna Controlling Person statunitense, o che tutte le informazioni relative alle Controlling Person statunitensi dell'Entità siano state dovutamente compilate nell'Appendice A.

6. CERTIFICAZIONE

Qualsiasi cambiamento che possa rendere il presente modulo obsoleto o non aggiornato va comunicato a Cardif Lux Vie entro 30 giorni da tale cambiamento di circostanze. Sono compresi, senza che l'elenco sia limitativo:
- Un cambiamento dell'attività principale dell'entità;
- Un cambiamento della/e Residenza/e Fiscale/i dell'Entità;
- La presenza di una Controlling Person;
- Un cambiamento di indirizzo;
- L'elenco di paesi nei quali l'entità è residente fiscale;
- Cambiamenti dei Tax Identification Number.

Infine, firmare il modulo e apporre la data.

APPENDICE A: ELENCO DELLE CONTROLLING PERSON DELL'ENTITÀ

L'Appendice A deve essere compilata solo se l'Entità è un'Entità Non Finanziaria Passiva o se è un'Entità d'Investimento che adempie a tutte le condizioni elencate nella Sezione IV del modulo (per la Definizione di Controlling Person, vedere la Sezione Definizioni più avanti).

Fornire tutte le informazioni dettagliate relative a ogni Controlling Person dell'Entità, comprese TUTTE le Giurisdizioni in cui è Residente ai Fini Fiscali e il suo Taxpayer Identification Number in ciascuna di tali Giurisdizioni.

Qualora non si sia a conoscenza di certe informazioni richieste relative a una certa Controlling Person, farsi rilasciare una copia dell'Auto-certificazione per Persone Fisiche direttamente dalla Controlling Person.

Per quanto riguarda la colonna «tipo di Controlling Person», inserire il codice corrispondente al ruolo della Controlling Person.

CODICE	RUOLO DELLA CONTROLLING PERSON
CRS801	CP di persona giuridica – proprietà
CRS802	CP di persona giuridica – altri mezzi
CRS803	CP di persona giuridica – funzionario direttivo senior
CRS804	CP di dispositivo giuridico - trust - fondatore
CRS805	CP di dispositivo giuridico - trust - fiduciario
CRS806	CP di dispositivo giuridico - trust - protector (guardiano)
CRS807	CP di dispositivo giuridico - trust - beneficiario

CODICE	RUOLO DELLA CONTROLLING PERSON
CRS808	CP di dispositivo giuridico - trust - altro
CRS809	CP di dispositivo giuridico - altro - equivalente di fondatore
CRS810	CP di dispositivo giuridico - altro - equivalente di fiduciario
CRS811	CP di dispositivo giuridico - altro - equivalente di protector
CRS812	CP di dispositivo giuridico - altro - equivalente di beneficiario
CRS813	CP di dispositivo giuridico - altro - equivalente di altro

DEFINIZIONI

NFE ATTIVA (ACTIVE NFE)

Ai fini di questo modulo, una NFE Attiva è normalmente una NFE Attiva per reddito e attività (vedere definizione più avanti) o un'Organizzazione non a scopo di lucro.

L'opzione Altra NFE Attiva può essere selezionata se l'Entità è una delle seguenti:
- Holding NFE membri di un gruppo non finanziario;
- Start-up NFE;
- NFE in liquidazione o uscenti da bancarotta; o
- Centri di Tesoreria membri di un gruppo non finanziario.

NFE ATTIVA PER REDDITO E ATTIVITÀ

Una NFE attiva per reddito e attività è un'entità che adempie alle seguenti condizioni:
- Meno del 50% del suo reddito netto per l'anno solare precedente è reddito passivo; e;
- Meno del 50% della percentuale media ponderata delle attività detenute (verificata trimestralmente) è costituita da attività produttive o detenute per la generazione di reddito passivo.
- Il valore delle attività di una NFFE si determina in base al valore equo di mercato o al valore contabile delle attività rispecchiato nel bilancio della NFFE.

REDDITO PASSIVO

Di seguito, un elenco dei redditi considerati come reddito passivo:
- Dividendi, compresi gli importi di dividendi sostitutivi;
- Interessi;
- Reddito equivalente a interessi, compresi gli interessi sostitutivi e importi ricevuti da o riguardo a un pool di contratti assicurativi qualora gli importi ricevuti dipendano del tutto o in parte dalla performance del pool;
- Rendite e royalty, che non siano rendite o royalty generate dalla conduzione attiva di un negoziazioni o attività svolte almeno in parte da dipendenti della NFE;
- Rendite;
- La plusvalenza realizzata nella vendita o scambio di attività che generano reddito passivo (come descritto nelle 5 categorie qui sopra);
- La plusvalenza generata da negoziazioni (compresi future, operazioni a termine e simili) di qualsiasi materia prima, subordinatamente ad eccezioni;
- La plusvalenza realizzata in operazioni valutarie riconducibili a qualsiasi operazione ai sensi della sezione 988;
- Il reddito netto generato da contratti su capitale figurativo;
- Gli importi ricevuti contro il valore attuale di contratti assicurativi; o
- Gli importi guadagnati da una compagnia di assicurazioni associati alle sue riserve per contratti di assicurazione e rendite.

ISTITUZIONE FINANZIARIA (FINANCIAL INSTITUTION) (FI)

DEFINIZIONE FATCA

Il termine FFI nella terminologia FATCA si riferisce a Foreign FI (non US), ovvero Istituzione Finanziaria Estera (non USA). Si distingue tra i seguenti tipi di istituzioni:

ISTITUZIONI DI DEPOSITO

Tutte le entità che accettano depositi nel corso ordinario di un'attività bancaria o simile.
Definizione di attività bancaria o simile:

- un'entità è un'istituzione di deposito qualora, nel corso ordinario della sua attività con un cliente, accetta depositi o altri investimenti simili in fondi e si impegna regolarmente in una o più delle seguenti attività:
  - Accorda prestiti personali, ipotecari, industriali o di altro tipo o fornisce altre estensioni di credito;
  - Acquista, vende, sconta o negozia conti attivi, obbligazioni rateizzabili, effetti, assegni, tratte, accettazioni, o altri documenti probatori di debito;
  - Emette lettere di credito e negozia effetti pertinenti;
  - Svolge servizi fiduciari o di trust;
  - Finanzia operazioni di cambio;
  - Stipula, acquista o cede leasing finanziari o attività in leasing.
- Fatta eccezione per certi mutuanti e mutuatari, è considerata come istituzione depositaria un'entità che accetta depositi unicamente da persone come capitale di garanzia o valori mobiliari ai sensi di una vendita o cessione in leasing di una proprietà o disposizione di finanziamento simile tra detta entità e il detentore del deposito presso l'entità.

ISTITUZIONE DI CUSTODIA

Tutte le entità che detengono, come componente rilevante della propria attività, attività finanziarie a beneficio di una o più persone.

- Definizione di «componente rilevante della propria attività»: un'entità è considerata un'istituzione di custodia quando il suo reddito lordo attribuibile alla detenzione di attività finanziarie e servizi finanziari correlati è pari o superiore al 20% del suo reddito lordo durante il periodo più breve tra:
  - 3 anni fino al 31 dicembre dell'anno antecedente quello di determinazione; o
  - il periodo nel quale l'entità è stata in essere prima della determinazione.
- Reddito attribuibile alla detenzione di attività finanziarie e servizi finanziari correlati: custodia, mantenimento di conti e oneri di trasferimenti; commissioni e oneri ricavati dall'esecuzione di operazioni e determinazione dei prezzi di titoli; reddito ricavato dall'estensione di credito a clienti riguardo ad attività finanziarie detenute in custodia dall'entità (o acquisite tramite tale estensione di credito), commissioni per consulenza finanziaria relativa ad attività detenute (o da detenere) in custodia, e commissioni per servizi di compensazione e regolamento.

ENTITÀ D'INVESTIMENTO

Sono entità d'investimento tutte le entità che adempiono a una delle 3 definizioni qui di seguito:

- Che svolge principalmente una o più delle seguenti attività od operazioni in nome o per conto di un cliente:
  (1) negoziazione di strumenti dei mercati monetari (assegni, effetti, certificati di deposito, derivati ecc.); valute; strumenti su cambi, tassi d'interesse e indici; valori mobiliari; o future su materie prime;
  (2) gestione di portafogli individuali o collettivi; o
  (3) investimento, amministrazione o gestione di fondi, attività monetarie o finanziarie per conto di altre persone
- Il cui reddito lordo è attribuibile principalmente all'investimento, il reinvestimento o la negoziazione di attività finanziarie ed è gestita da un'entità d'investimento, un'istituzione di deposito, un'istituzione di custodia o una compagnia di assicurazioni («gestita professionalmente»)
- Che funziona o si presenta come veicolo d'investimento collettivo, fondo collettivo, ETF, fondo di private equity, fondo hedge, fondo di venture capital, fondo LBO o qualsiasi veicolo d'investimento similare con una strategia d'investimento che contempla l'investimento, il reinvestimento o la negoziazione di attività finanziarie.

COMPAGNIE DI ASSICURAZIONI

Tutte le entità che sono:

- una compagnia di assicurazioni o una holding membro di un gruppo affiliato allargato che comprende una compagnia di assicurazioni; e
- emette, o è obbligata a fare pagamenti relativi al valore attuale di un contratto assicurativo o un contratto di rendita.

DEFINIZIONE CRS

Secondo i CRS, si distingue tra i seguenti tipi di Istituzioni Finanziarie:

ISTITUZIONI DI DEPOSITO

Tutte le Entità che accettano depositi nel corso ordinario di un'attività bancaria o similare.

- È considerata come impegnata in «attività bancaria o similare» un'Entità che nel corso ordinario della sua attività con i clienti accetta depositi o altri investimenti simili in fondi e si impegna regolarmente in una o più delle seguenti attività:
  - accorda prestiti personali, ipotecari, industriali o di altro tipo o fornisce altre estensioni di credito;
  - acquista, vende, sconta o negozia conti attivi, obbligazioni rateizzabili, effetti, assegni, tratte, accettazioni, o altri prove documentali di debito;
  - emette lettere di credito e negozia effetti pertinenti;
  - presta servizi fiduciari o di trust;
  - finanzia operazioni di cambio; o
  - stipula, acquista o cede leasing finanziari o attività in leasing.
- Un'Entità non è considerata impegnata in un'attività bancaria o similare quando accetta depositi unicamente da persone quale capitale di garanzia o valori mobiliari ai fini di una vendita o cessione in leasing di proprietà o ai sensi di un dispositivo di finanziamento similare tra detta Entità e il detentore del deposito presso l'Entità.

ISTITUZIONE DI CUSTODIA

Tutte le Entità che detengono, come componente rilevante della propria attività, Attività Finanziarie per conto di altri.

- Un'Entità detiene Attività Finanziarie per conto di altri come componente rilevante della propria attività quando il suo reddito lordo attribuibile alla detenzione di attività finanziarie e i servizi finanziari correlati sono pari o superiori al 20% del suo reddito lordo durante il periodo più breve tra:
  - i tre anni che terminano il 31 dicembre (o nell'ultimo giorno di un periodo contabile che non coincide con un anno solare) antecedente l'anno di determinazione; o
  - il periodo nel quale l'Entità è stata in essere prima della determinazione.
- «Reddito attribuibile alla detenzione di Attività Finanziarie e servizi finanziari correlati» significa custodia, mantenimento di conti e oneri di trasferimenti; commissioni e oneri ricavati dall'esecuzione di operazioni e determinazione dei prezzi di Attività Finanziarie detenute in custodia; reddito derivato dall'estensione di credito a clienti riguardo ad attività finanziarie detenute in custodia dall'entità (o acquisiti tramite tale estensione di credito), reddito ricavato dallo spread denaro-lettera di Attività Finanziarie detenute in custodia; e commissioni per consulenza finanziaria relativa ad attività detenute (o possibilmente da detenere) in custodia, e commissioni per servizi di compensazione e regolamento.
- Entità che custodiscono Attività Finanziarie per conto di altri, quali banche depositarie, broker e depositi centrali di titoli, generalmente sarebbero considerati Istituzioni di Custodia. Entità che non detengono Attività Finanziarie per conto di altri, ad esempio broker assicurativi, non saranno Istituzioni di Custodia.

ENTITÀ D'INVESTIMENTO

Sono entità d'investimento tutte le entità che soddisfano una delle 2 definizioni seguenti:

- Che svolge principalmente una o più delle seguenti attività od operazioni in nome o per conto di un cliente:
  - i) negoziazione di strumenti dei mercati monetari (assegni, effetti, certificati di deposito, derivati ecc.); valute; strumenti di cambio, tassi d'interesse e su indici; valori mobiliari; o future su materie prime;
  - (ii) gestione di portafogli individuali o collettivi; o
  - (iii) investimento, amministrazione o gestione in altro modo di Attività Finanziarie o denaro per conto di altre persone; o
- Il cui reddito netto è attribuibile principalmente all'investimento, il reinvestimento o la negoziazione di Attività Finanziarie, se l'Entità è gestita da un'altra Entità che sia un'Istituzione di Deposito, un'Istituzione di Custodia, una Compagnia di Assicurazioni Specifica, o un'Entità d'Investimento descritta nel paragrafo precedente.

  Eccezioni:
  - offrire consigli di investimento non vincolanti a un cliente non è sufficiente a qualificare un'entità come entità di investimento
  - ogni entità che abbia tutti i requisiti di una entità di investimento sarà classificata come Active NFE se appartiene alle seguenti categorie:
    - holding NFE e centri di tesoreria che siano membri di un nonfinancial group;
    - start-up NFE;
    - NFE in liquidazione o che abbiano terminato la procedura fallimentare.
  - un'entità di investimento sarà un passive NFE invece di un FI nel caso in cui:
    - il fatturato dell'entità sia in prevalenza attribuibile all'investimento, il reinvestimento, o il trading in attivi finanziari e l'entità sia gestita da un'entità che sia un'istituzione abilitata al deposito o alla custodia o specifiche compagnie di assicurazione o entità di investimento; e
    - l'entità non sia una Participating Jurisdiction Financial Institution.
  - beni Immobili
    - un'entità la cui attività principale è legata all'investimento, l'amministrazione e la gestione di interessi non generatori di posizioni debitorie dirette in beni immobiliari per conto di altra persona, come in un fondo investimento immobiliare, non sarà considerata un'entità di investimento.
    - questa eccezione copre le entità immobiliari e di leasing, ma non i fondi di fondi immobiliari.

COMPAGNIE DI ASSICURAZIONI

Tutte le Entità che siano una compagnia di assicurazione (o la holding a cui appartiene una compagnia di assicurazioni) che emette, o è obbligata ad effettuare pagamenti relativi a, il Valore Attuale di un Contratto Assicurativo o un Contratto di Rendita.

SPECIFIED US PERSON

NOZIONE FATCA

Una Specified US Person è qualsiasi US Person diversa da una Non-Specified US Person.

NON-SPECIFIED US PERSON

NOZIONE FATCA

Una Non-Specified US Person è qualsiasi US Person che sia:

- una società il cui titolo è negoziato regolarmente in uno o più mercati regolamentati o un'affiliata di una società negoziata in mercati regolamentati; o
- qualsiasi organizzazione esente da imposizione fiscale ai sensi della sezione 501(a)IRC o un piano pensionistico personale secondo la definizione della sezione 7701(a)(37)IRC; o
- gli Stati Uniti d'America o qualsiasi agenzia o ente interamente di loro proprietà.

- tutti gli Stati, il District of Columbia, tutti i possedimenti degli Stati Uniti, tutte le suddivisioni politiche di uno dei summenzionati o qualsiasi agenzia o ente di uno o più dei summenzionati, interamente di loro proprietà; o
- tutte le banche secondo la definizione della sezione 581 IRC; o
- tutti i trust d'investimento immobiliare secondo la definizione della sezione 856 IRC; o
- tutte le società d'investimento regolamentate secondo la definizione della sezione 851 o tutte le entità registrate presso la Securities Exchange Commissioni ai sensi dell'Investment Company Act del 1940 (15 U.S.C. 80a-64); o
- tutti i fondi fiduciari collettivi secondo la definizione della sezione 584(a) IRC; o
- tutti i trust esenti da imposizione fiscale ai sensi della sezione 664(c) IRC o conformi alla descrizione nella sezione 4947(a)(1) IRC; o
- un operatore in valori mobiliari, materie prime o strumenti finanziari derivati (compresi i contratti di capitale figurativo, future, contratti a termine e opzioni) registrato come tale ai sensi della legge degli Stati Uniti o di qualsiasi Stato; e
- un broker secondo la definizione della sezione 6045(c) e §1.6045-1(a)(1) IRC;
- aggiunta di trust esenti da imposizione fiscale ai sensi della piano nella sezione 403(b) o sezione 457(g).

ENTITÀ NON FINANZIARIA PASSIVA (PASSIVE NON-FINANCIAL ENTITY (PASSIVE NFE))

Una NFE Passiva è un'Entità che non è né un'Istituzione Finanziaria né una NFE Attiva.

NFFE CON RENDICONTAZIONE DIRETTA (DIRECT REPORTING NFFE)

Una NFFE con Rendicontazione Diretta è una NFFE che ha optato per la rendicontazione diretta all'IRS ai sensi di FATCA

Una NFFE con Rendicontazione Diretta sarà trattata come un Beneficiario Effettivo Esente ai sensi di FATCA. Dovrà optare per, e fornire direttamente all'IRS certe informazioni relative ai suoi proprietari statunitensi di rilievo diretti o indiretti.

La NFFE dovrà anche registrarsi presso l'IRS per ottenere il Global Intermediary Identificazion Number (GIIN).

SOCIETÀ NEGOZIATA IN MERCATI REGOLAMENTATI E AFFILIATA

DEFINIZIONE FATCA

Un titolo di una Società è **negoziato normalmente** in uno o più mercati di valori mobiliari per l'anno solare nei seguenti casi:
- Una o più classi di azioni della società, che cumulativamente rappresentino più del 50 per cento del potere di voto combinato totale di tutte le classi di azioni della suddetta aventi diritto di voto e del valore totale del titolo di detta società sono quotate in uno o più di tali mercati nell'anno solare precedente; e
- Per quanto riguarda ogni classe considerata ai fini del raggiungimento della soglia superiore al 50%
  - Per ognuna di dette classi sono effettuate negoziazioni in quantità superiori al minimo in tale mercato o mercati in almeno 60 giorni durante l'anno solare precedente; e
  - Il numero cumulativo di azioni di ciascuna di dette classi negoziate nel suddetto mercato o mercati durante l'anno precedente è pari ad almeno il 10 per cento del numero medio di azioni in circolazione in detta classe durante l'anno solare precedente.

Un'affiliata di una società negoziata in mercati regolamentati è qualsiasi società membro dello stesso EAG di una società negoziata in mercati regolamentati.

Vi sono norme speciali per **il requisito di negoziato regolarmente.**

- Anno di offerta pubblica iniziale
  - per l'anno solare nel quale una società lancia un'offerta al pubblico di una classe di azioni da negoziare in uno o più mercati di valori mobiliari, il titolo è negoziato regolarmente in quantità superiori al minimo per 1/6 dei giorni restanti dopo la data dell'offerta nel trimestre durante il quale l'offerta è lanciata, e almeno 15 giorni durante ogni trimestre rimanente dell'anno solare;
  - se una società lancia un'offerta pubblica di una classe di azioni nel quarto trimestre dell'anno solare, il titolo è negoziato regolarmente in tale mercato di valori mobiliari in quantità superiori al minimo nel periodo più lungo tra 1/6 dei giorni rimanenti dopo la data dell'offerta nel trimestre in cui l'offerta è stata lanciata o 5 giorni
- Classi di azioni trattate come adempienti al requisito di negoziazione regolare
  - una classe di azioni adempie ai requisiti di negoziazione per un anno solare se il titolo è negoziato in tale anno in un mercato di valori mobiliari sito negli USA ed è quotato regolarmente da operatori considerati market maker del titolo;
  - un operatore è considerato market maker di un titolo solo se lo offre regolarmente e attivamente, e lo acquista e vende effettivamente a clienti che non siano persone correlate rispetto all'operatore nel corso ordinario di una negoziazione o attività.
- Norma anti-abuso
  - non sarà considerata alcuna operazione svolta allo scopo principale di adempiere i requisiti di negoziazione regolare;
  - inoltre una classe di azioni non sarà trattata come negoziata regolarmente qualora sia riconoscibile un modello di negoziazioni abituali effettuate per adempiere ai requisiti di negoziazione;
  - analogamente, la norma speciale relativa all'anno di offerta pubblica iniziale non si applicherà a un'offerta pubblica di un titolo che ha tra i suoi fini principali la qualificazione della classe di azioni come negoziata regolarmente ai sensi dei requisiti della negoziazione regolare ristretta per l'anno solare di un'offerta pubblica iniziale (si terrà conto se i requisiti di negoziazione regolare sono soddisfatti nell'anno di calendario immediatamente successivo all'offerta pubblica iniziale)

DEFINIZIONE CRS

L'azione di una Società è **negoziata regolarmente** in uno o più mercati di valori mobiliari per l'anno solare nei seguenti casi:

- un'azione è «negoziata regolarmente» quando è negoziata in volumi significativi su base continuativa, e un «mercato di valori mobiliari» significa una borsa valori ufficialmente riconosciuta e operante sotto la supervisione di un'autorità governativa del paese in cui è sito il mercato, e con negoziazioni di azioni nella borsa valori per un valore annuale significativo.
- riguardo a ciascuna classe di azioni della società, vi è un «volume significativo di negoziazioni su base continuativa» se
  - ognuna di dette classi è negoziata in quantità più che minime in uno o più di tali mercati in almeno 60 giorni durante l'anno solare precedente; e
  - il numero cumulativo di azioni di ciascuna di dette classi negoziate in uno o più dei suddetti mercati durante l'anno precedente è pari ad almeno il 10 per cento del numero medio di azioni in circolazione di tale classe durante l'anno solare precedente.
  - Una classe di azioni adempirebbe ai requisiti di «negoziata regolarmente» per un anno solare se il titolo è negoziato in tale anno in un mercato di valori mobiliari sito negli USA ed è quotato regolarmente da operatori che siano market maker del titolo. Un operatore è market maker del titolo solo se lo offre regolarmente e attivamente, e lo acquista e vende effettivamente a clienti che non siano persone correlate all'operatore nel corso ordinario di un'attività.
  - Un mercato di valori mobiliari ha un «valore annuale significativo di azioni negoziate nel mercato valori» quando il valore annuale delle azioni negoziate in tale mercato (o in un mercato precedente) è superiore a USD 1.000.000.000 in ciascuno dei tre anni solari immediatamente antecedenti all'anno solare di determinazione. Qualora un mercato valori abbia più di un tier di livello di mercato nel quale l'azione può essere quotata o negoziata separatamente, ciascuno di questi tier deve essere trattato come un mercato valori distinto.

CONTROLLING PERSON

Il termine «Controlling Person» indica le persone fisiche che esercitano il controllo su un'entità.
Il termine «Controlling Person» sarà interpretato in modo congruo con le Raccomandazioni del Gruppo di Azione Finanziaria Internazionale:

(i) Persone fisiche con un interesse proprietario di controllo finale (beneficiario effettivo) in una persona giuridica, e;
(ii) Nella misura in cui vi siano dubbi riguardo a (i), le persone fisiche (eventuali) che esercitano con altri mezzi il controllo sulla persona giuridica o dispositivo giuridico;
(iii) Qualora non sia identificata alcuna persona fisica ai sensi di (i) e (ii) qui sopra, la persona fisica pertinente che esercita le funzioni di un funzionario direttivo senior.

Interesse proprietario di controllo:

- Dipende dalla struttura proprietaria della società;
- Abitualmente è basato su una soglia, ad esempio chiunque detenga più di una certa percentuale della società;
- Normalmente in AML si utilizza un approccio basato sul rischio.

Nel caso di un trust, il termine Controlling Person indica il fondatore, i fiduciari, il protector (eventuale), i beneficiari o la classe di beneficiari, e qualsiasi altra persona fisica che eserciti l'ultimo controllo effettivo sul trust, e nel caso di un dispositivo giuridico diverso da un trust, il termine si riferisce a persone in posizioni equivalenti o similari.

GIURISDIZIONI PARTECIPANTI CRS E FATCA

CRS

Il sito dell'OCSE richiama gli impegni dei paesi verso il CRS: *http://www.oecd.org/tax/transparency*

Sarà comunque necessario rimandare alle eventuali direttive nazionali che stabiliscono se un paese debba essere considerato come giurisdizione partecipante.

FATCA-IGA

Il sito del Tesoro statunitense offre una panoramica degli accordi IGA vigenti: *http://www.treasury.gov/resource-center/tax-policy.*

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . ________

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ________

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ________

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) ________

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

☐☐☐ – ☐☐ – ☐☐☐☐

or

Employer identification number

☐☐ – ☐☐☐☐☐☐☐

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here **Signature of U.S. person** **Date**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or
3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;
2. You do not certify your TIN when required (see the instructions for Part II for details);
3. The IRS tells the requester that you furnished an incorrect TIN;
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or
5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

• **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

• Generally, individuals (including sole proprietors) are not exempt from backup withholding.

• Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.

• Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.

• Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2—The United States or any of its agencies or instrumentalities.

3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5—A corporation.

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7—A futures commission merchant registered with the Commodity Futures Trading Commission.

8—A real estate investment trust.

9—An entity registered at all times during the tax year under the Investment Company Act of 1940.

10—A common trust fund operated by a bank under section 584(a).

11—A financial institution as defined under section 581.

12—A middleman known in the investment community as a nominee or custodian.

13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5.[2]
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity[4]
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

* **Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

Form **W-8BEN-E**

(Rev. October 2021)

Department of the Treasury
Internal Revenue Service

Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)

▶ For use by entities. Individuals must use Form W-8BEN. ▶ Section references are to the Internal Revenue Code.
▶ Go to *www.irs.gov/FormW8BENE* for instructions and the latest information.
▶ Give this form to the withholding agent or payer. Do not send to the IRS.

OMB No. 1545-1621

Do NOT use this form for:	**Instead use Form:**
• U.S. entity or U.S. citizen or resident	W-9
• A foreign individual	W-8BEN (Individual) or Form 8233
• A foreign individual or entity claiming that income is effectively connected with the conduct of trade or business within the United States (unless claiming treaty benefits)	W-8ECI
• A foreign partnership, a foreign simple trust, or a foreign grantor trust (unless claiming treaty benefits) (see instructions for exceptions)	W-8IMY
• A foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization, foreign private foundation, or government of a U.S. possession claiming that income is effectively connected U.S. income or that is claiming the applicability of section(s) 115(2), 501(c), 892, 895, or 1443(b) (unless claiming treaty benefits) (see instructions for other exceptions)	W-8ECI or W-8EXP
• Any person acting as an intermediary (including a qualified intermediary acting as a qualified derivatives dealer)	W-8IMY

Part I Identification of Beneficial Owner

1 Name of organization that is the beneficial owner

2 Country of incorporation or organization

3 Name of disregarded entity receiving the payment (if applicable, see instructions)

4 Chapter 3 Status (entity type) (Must check one box only):
- ☐ Corporation
- ☐ Partnership
- ☐ Simple trust
- ☐ Tax-exempt organization
- ☐ Complex trust
- ☐ Foreign Government - Controlled Entity
- ☐ Central Bank of Issue
- ☐ Private foundation
- ☐ Estate
- ☐ Foreign Government - Integral Part
- ☐ Grantor trust
- ☐ Disregarded entity
- ☐ International organization

If you entered disregarded entity, partnership, simple trust, or grantor trust above, is the entity a hybrid making a treaty claim? If "Yes," complete Part III. ☐ Yes ☐ No

5 Chapter 4 Status (FATCA status) (See instructions for details and complete the certification below for the entity's applicable status.)
- ☐ Nonparticipating FFI (including an FFI related to a Reporting IGA FFI other than a deemed-compliant FFI, participating FFI, or exempt beneficial owner).
- ☐ Participating FFI.
- ☐ Reporting Model 1 FFI.
- ☐ Reporting Model 2 FFI.
- ☐ Registered deemed-compliant FFI (other than a reporting Model 1 FFI, sponsored FFI, or nonreporting IGA FFI covered in Part XII). See instructions.
- ☐ Sponsored FFI. Complete Part IV.
- ☐ Certified deemed-compliant nonregistering local bank. Complete Part V.
- ☐ Certified deemed-compliant FFI with only low-value accounts. Complete Part VI.
- ☐ Certified deemed-compliant sponsored, closely held investment vehicle. Complete Part VII.
- ☐ Certified deemed-compliant limited life debt investment entity. Complete Part VIII.
- ☐ Certain investment entities that do not maintain financial accounts. Complete Part IX.
- ☐ Owner-documented FFI. Complete Part X.
- ☐ Restricted distributor. Complete Part XI.
- ☐ Nonreporting IGA FFI. Complete Part XII.
- ☐ Foreign government, government of a U.S. possession, or foreign central bank of issue. Complete Part XIII.
- ☐ International organization. Complete Part XIV.
- ☐ Exempt retirement plans. Complete Part XV.
- ☐ Entity wholly owned by exempt beneficial owners. Complete Part XVI.
- ☐ Territory financial institution. Complete Part XVII.
- ☐ Excepted nonfinancial group entity. Complete Part XVIII.
- ☐ Excepted nonfinancial start-up company. Complete Part XIX.
- ☐ Excepted nonfinancial entity in liquidation or bankruptcy. Complete Part XX.
- ☐ 501(c) organization. Complete Part XXI.
- ☐ Nonprofit organization. Complete Part XXII.
- ☐ Publicly traded NFFE or NFFE affiliate of a publicly traded corporation. Complete Part XXIII.
- ☐ Excepted territory NFFE. Complete Part XXIV.
- ☐ Active NFFE. Complete Part XXV.
- ☐ Passive NFFE. Complete Part XXVI.
- ☐ Excepted inter-affiliate FFI. Complete Part XXVII.
- ☐ Direct reporting NFFE.
- ☐ Sponsored direct reporting NFFE. Complete Part XXVIII.
- ☐ Account that is not a financial account.

6 Permanent residence address (street, apt. or suite no., or rural route). **Do not use a P.O. box or in-care-of address** (other than a registered address).

City or town, state or province. Include postal code where appropriate. | Country

7 Mailing address (if different from above)

City or town, state or province. Include postal code where appropriate. | Country

Form W-8BEN-E (Rev. 10-2021) Page 2

Part I Identification of Beneficial Owner *(continued)*

8 U.S. taxpayer identification number (TIN), if required

9a GIIN

b Foreign TIN

c Check if FTIN not legally required . . . . . . ▶ ☐

10 Reference number(s) (see instructions)

Note: Please complete remainder of the form including signing the form in Part XXX.

Part II Disregarded Entity or Branch Receiving Payment. (Complete only if a disregarded entity with a GIIN or a branch of an FFI in a country other than the FFI's country of residence. See instructions.)

11 Chapter 4 Status (FATCA status) of disregarded entity or branch receiving payment

☐ Branch treated as nonparticipating FFI.
☐ Reporting Model 1 FFI.
☐ U.S. Branch.
☐ Participating FFI.
☐ Reporting Model 2 FFI.

12 Address of disregarded entity or branch (street, apt. or suite no., or rural route). **Do not use a P.O. box or in-care-of address** (other than a registered address)**.**

City or town, state or province. Include postal code where appropriate.

Country

13 GIIN (if any) ____________________

Part III Claim of Tax Treaty Benefits (if applicable). (For chapter 3 purposes only.)

14 I certify that (check all that apply):

a ☐ The beneficial owner is a resident of ____________________ within the meaning of the income tax treaty between the United States and that country.

b ☐ The beneficial owner derives the item (or items) of income for which the treaty benefits are claimed, and, if applicable, meets the requirements of the treaty provision dealing with limitation on benefits. The following are types of limitation on benefits provisions that may be included in an applicable tax treaty (check only one; see instructions):

☐ Government
☐ Tax-exempt pension trust or pension fund
☐ Other tax-exempt organization
☐ Publicly traded corporation
☐ Subsidiary of a publicly traded corporation
☐ Company that meets the ownership and base erosion test
☐ Company that meets the derivative benefits test
☐ Company with an item of income that meets active trade or business test
☐ Favorable discretionary determination by the U.S. competent authority received
☐ No LOB article in treaty
☐ Other (specify Article and paragraph): ____________________

c ☐ The beneficial owner is claiming treaty benefits for U.S. source dividends received from a foreign corporation or interest from a U.S. trade or business of a foreign corporation and meets qualified resident status (see instructions).

15 **Special rates and conditions** (if applicable—see instructions):

The beneficial owner is claiming the provisions of Article and paragraph ____________________

of the treaty identified on line 14a above to claim a __________ % rate of withholding on (specify type of income): __________

Explain the additional conditions in the Article the beneficial owner meets to be eligible for the rate of withholding: __________

Part IV Sponsored FFI

16 Name of sponsoring entity: ____________________

17 **Check whichever box applies.**

☐ I certify that the entity identified in Part I:

- Is an investment entity;
- Is not a QI, WP (except to the extent permitted in the withholding foreign partnership agreement), or WT; **and**
- Has agreed with the entity identified above (that is not a nonparticipating FFI) to act as the sponsoring entity for this entity.

☐ I certify that the entity identified in Part I:

- Is a controlled foreign corporation as defined in section 957(a);
- Is not a QI, WP, or WT;
- Is wholly owned, directly or indirectly, by the U.S. financial institution identified above that agrees to act as the sponsoring entity for this entity; **and**

Part V Certified Deemed-Compliant Nonregistering Local Bank

18 ☐ I certify that the FFI identified in Part I:

• Operates and is licensed solely as a bank or credit union (or similar cooperative credit organization operated without profit) in its country of incorporation or organization;

• Engages primarily in the business of receiving deposits from and making loans to, with respect to a bank, retail customers unrelated to such bank and, with respect to a credit union or similar cooperative credit organization, members, provided that no member has a greater than 5% interest in such credit union or cooperative credit organization;

• Does not solicit account holders outside its country of organization;

• Has no fixed place of business outside such country (for this purpose, a fixed place of business does not include a location that is not advertised to the public and from which the FFI performs solely administrative support functions);

• Has no more than $175 million in assets on its balance sheet and, if it is a member of an expanded affiliated group, the group has no more than $500 million in total assets on its consolidated or combined balance sheets; **and**

• Does not have any member of its expanded affiliated group that is a foreign financial institution, other than a foreign financial institution that is incorporated or organized in the same country as the FFI identified in Part I and that meets the requirements set forth in this part.

Part VI Certified Deemed-Compliant FFI with Only Low-Value Accounts

19 ☐ I certify that the FFI identified in Part I:

• Is not engaged primarily in the business of investing, reinvesting, or trading in securities, partnership interests, commodities, notional principal contracts, insurance or annuity contracts, or any interest (including a futures or forward contract or option) in such security, partnership interest, commodity, notional principal contract, insurance contract or annuity contract;

• No financial account maintained by the FFI or any member of its expanded affiliated group, if any, has a balance or value in excess of $50,000 (as determined after applying applicable account aggregation rules); **and**

• Neither the FFI nor the entire expanded affiliated group, if any, of the FFI, have more than $50 million in assets on its consolidated or combined balance sheet as of the end of its most recent accounting year.

Part VII Certified Deemed-Compliant Sponsored, Closely Held Investment Vehicle

20 Name of sponsoring entity: ____________________

21 ☐ I certify that the entity identified in Part I:

• Is an FFI solely because it is an investment entity described in Regulations section 1.1471-5(e)(4);

• Is not a QI, WP, or WT;

• Will have all of its due diligence, withholding, and reporting responsibilities (determined as if the FFI were a participating FFI) fulfilled by the sponsoring entity identified on line 20; **and**

• 20 or fewer individuals own all of the debt and equity interests in the entity (disregarding debt interests owned by U.S. financial institutions, participating FFIs, registered deemed-compliant FFIs, and certified deemed-compliant FFIs and equity interests owned by an entity if that entity owns 100% of the equity interests in the FFI and is itself a sponsored FFI).

Part VIII Certified Deemed-Compliant Limited Life Debt Investment Entity

22 ☐ I certify that the entity identified in Part I:

• Was in existence as of January 17, 2013;

• Issued all classes of its debt or equity interests to investors on or before January 17, 2013, pursuant to a trust indenture or similar agreement; **and**

• Is certified deemed-compliant because it satisfies the requirements to be treated as a limited life debt investment entity (such as the restrictions with respect to its assets and other requirements under Regulations section 1.1471-5(f)(2)(iv)).

Part IX Certain Investment Entities that Do Not Maintain Financial Accounts

23 ☐ I certify that the entity identified in Part I:

• Is a financial institution solely because it is an investment entity described in Regulations section 1.1471-5(e)(4)(i)(A), **and**

• Does not maintain financial accounts.

Part X Owner-Documented FFI

Note: This status only applies if the U.S. financial institution, participating FFI, or reporting Model 1 FFI to which this form is given has agreed that it will treat the FFI as an owner-documented FFI (see instructions for eligibility requirements). In addition, the FFI must make the certifications below.

24a ☐ (All owner-documented FFIs check here) I certify that the FFI identified in Part I:

• Does not act as an intermediary;

• Does not accept deposits in the ordinary course of a banking or similar business;

• Does not hold, as a substantial portion of its business, financial assets for the account of others;

• Is not an insurance company (or the holding company of an insurance company) that issues or is obligated to make payments with respect to a financial account;

• Is not owned by or in an expanded affiliated group with an entity that accepts deposits in the ordinary course of a banking or similar business, holds, as a substantial portion of its business, financial assets for the account of others, or is an insurance company (or the holding company of an insurance company) that issues or is obligated to make payments with respect to a financial account;

• Does not maintain a financial account for any nonparticipating FFI; **and**

• Does not have any specified U.S. persons that own an equity interest or debt interest (other than a debt interest that is not a financial account or that has a balance or value not exceeding $50,000) in the FFI other than those identified on the FFI owner reporting statement.

Part X Owner-Documented FFI *(continued)*

Check box 24b or 24c, whichever applies.

b ☐ I certify that the FFI identified in Part I:

- Has provided, or will provide, an FFI owner reporting statement that contains:
  - **(i)** The name, address, TIN (if any), chapter 4 status, and type of documentation provided (if required) of every individual and specified U.S. person that owns a direct or indirect equity interest in the owner-documented FFI (looking through all entities other than specified U.S. persons);
  - **(ii)** The name, address, TIN (if any), and chapter 4 status of every individual and specified U.S. person that owns a debt interest in the owner-documented FFI (including any indirect debt interest, which includes debt interests in any entity that directly or indirectly owns the payee or any direct or indirect equity interest in a debt holder of the payee) that constitutes a financial account in excess of $50,000 (disregarding all such debt interests owned by participating FFIs, registered deemed-compliant FFIs, certified deemed-compliant FFIs, excepted NFFEs, exempt beneficial owners, or U.S. persons other than specified U.S. persons); **and**
  - **(iii)** Any additional information the withholding agent requests in order to fulfill its obligations with respect to the entity.
- Has provided, or will provide, valid documentation meeting the requirements of Regulations section 1.1471-3(d)(6)(iii) for each person identified in the FFI owner reporting statement.

c ☐ I certify that the FFI identified in Part I has provided, or will provide, an auditor's letter, signed within 4 years of the date of payment, from an independent accounting firm or legal representative with a location in the United States stating that the firm or representative has reviewed the FFI's documentation with respect to all of its owners and debt holders identified in Regulations section 1.1471-3(d)(6)(iv)(A)(2), and that the FFI meets all the requirements to be an owner-documented FFI. The FFI identified in Part I has also provided, or will provide, an FFI owner reporting statement of its owners that are specified U.S. persons and Form(s) W-9, with applicable waivers.

Check box 24d if applicable (optional, see instructions).

d ☐ I certify that the entity identified on line 1 is a trust that does not have any contingent beneficiaries or designated classes with unidentified beneficiaries.

Part XI Restricted Distributor

25a ☐ (All restricted distributors check here) I certify that the entity identified in Part I:

- Operates as a distributor with respect to debt or equity interests of the restricted fund with respect to which this form is furnished;
- Provides investment services to at least 30 customers unrelated to each other and less than half of its customers are related to each other;
- Is required to perform AML due diligence procedures under the anti-money laundering laws of its country of organization (which is an FATF-compliant jurisdiction);
- Operates solely in its country of incorporation or organization, has no fixed place of business outside of that country, and has the same country of incorporation or organization as all members of its affiliated group, if any;
- Does not solicit customers outside its country of incorporation or organization;
- Has no more than $175 million in total assets under management and no more than $7 million in gross revenue on its income statement for the most recent accounting year;
- Is not a member of an expanded affiliated group that has more than $500 million in total assets under management or more than $20 million in gross revenue for its most recent accounting year on a combined or consolidated income statement; **and**
- Does not distribute any debt or securities of the restricted fund to specified U.S. persons, passive NFFEs with one or more substantial U.S. owners, or nonparticipating FFIs.

Check box 25b or 25c, whichever applies.

I further certify that with respect to all sales of debt or equity interests in the restricted fund with respect to which this form is furnished that are made after December 31, 2011, the entity identified in Part I:

b ☐ Has been bound by a distribution agreement that contained a general prohibition on the sale of debt or securities to U.S. entities and U.S. resident individuals and is currently bound by a distribution agreement that contains a prohibition of the sale of debt or securities to any specified U.S. person, passive NFFE with one or more substantial U.S. owners, or nonparticipating FFI.

c ☐ Is currently bound by a distribution agreement that contains a prohibition on the sale of debt or securities to any specified U.S. person, passive NFFE with one or more substantial U.S. owners, or nonparticipating FFI and, for all sales made prior to the time that such a restriction was included in its distribution agreement, has reviewed all accounts related to such sales in accordance with the procedures identified in Regulations section 1.1471-4(c) applicable to preexisting accounts and has redeemed or retired any, or caused the restricted fund to transfer the securities to a distributor that is a participating FFI or reporting Model 1 FFI securities which were sold to specified U.S. persons, passive NFFEs with one or more substantial U.S. owners, or nonparticipating FFIs.

Part XII Nonreporting IGA FFI

26 ☐ I certify that the entity identified in Part I:

• Meets the requirements to be considered a nonreporting financial institution pursuant to an applicable IGA between the United States and ______________________. The applicable IGA is a ☐ Model 1 IGA or a ☐ Model 2 IGA; and is treated as a ______________________ under the provisions of the applicable IGA or Treasury regulations (if applicable, see instructions);

• If you are a trustee documented trust or a sponsored entity, provide the name of the trustee or sponsor ______________________.
The trustee is: ☐ U.S. ☐ Foreign

Part XIII Foreign Government, Government of a U.S. Possession, or Foreign Central Bank of Issue

27 ☐ I certify that the entity identified in Part I is the beneficial owner of the payment, and is not engaged in commercial financial activities of a type engaged in by an insurance company, custodial institution, or depository institution with respect to the payments, accounts, or obligations for which this form is submitted (except as permitted in Regulations section 1.1471-6(h)(2)).

Part XIV International Organization

Check box 28a or 28b, whichever applies.

28a ☐ I certify that the entity identified in Part I is an international organization described in section 7701(a)(18).

b ☐ I certify that the entity identified in Part I:

• Is comprised primarily of foreign governments;

• Is recognized as an intergovernmental or supranational organization under a foreign law similar to the International Organizations Immunities Act or that has in effect a headquarters agreement with a foreign government;

• The benefit of the entity's income does not inure to any private person; **and**

• Is the beneficial owner of the payment and is not engaged in commercial financial activities of a type engaged in by an insurance company, custodial institution, or depository institution with respect to the payments, accounts, or obligations for which this form is submitted (except as permitted in Regulations section 1.1471-6(h)(2)).

Part XV Exempt Retirement Plans

Check box 29a, b, c, d, e, or f, whichever applies.

29a ☐ I certify that the entity identified in Part I:

• Is established in a country with which the United States has an income tax treaty in force (see Part III if claiming treaty benefits);

• Is operated principally to administer or provide pension or retirement benefits; **and**

• Is entitled to treaty benefits on income that the fund derives from U.S. sources (or would be entitled to benefits if it derived any such income) as a resident of the other country which satisfies any applicable limitation on benefits requirement.

b ☐ I certify that the entity identified in Part I:

• Is organized for the provision of retirement, disability, or death benefits (or any combination thereof) to beneficiaries that are former employees of one or more employers in consideration for services rendered;

• No single beneficiary has a right to more than 5% of the FFI's assets;

• Is subject to government regulation and provides annual information reporting about its beneficiaries to the relevant tax authorities in the country in which the fund is established or operated; **and**

(i) Is generally exempt from tax on investment income under the laws of the country in which it is established or operates due to its status as a retirement or pension plan;

(ii) Receives at least 50% of its total contributions from sponsoring employers (disregarding transfers of assets from other plans described in this part, retirement and pension accounts described in an applicable Model 1 or Model 2 IGA, other retirement funds described in an applicable Model 1 or Model 2 IGA, or accounts described in Regulations section 1.1471-5(b)(2)(i)(A));

(iii) Either does not permit or penalizes distributions or withdrawals made before the occurrence of specified events related to retirement, disability, or death (except rollover distributions to accounts described in Regulations section 1.1471-5(b)(2)(i)(A) (referring to retirement and pension accounts), to retirement and pension accounts described in an applicable Model 1 or Model 2 IGA, or to other retirement funds described in this part or in an applicable Model 1 or Model 2 IGA); **or**

(iv) Limits contributions by employees to the fund by reference to earned income of the employee or may not exceed $50,000 annually.

c ☐ I certify that the entity identified in Part I:

• Is organized for the provision of retirement, disability, or death benefits (or any combination thereof) to beneficiaries that are former employees of one or more employers in consideration for services rendered;

• Has fewer than 50 participants;

• Is sponsored by one or more employers each of which is not an investment entity or passive NFFE;

• Employee and employer contributions to the fund (disregarding transfers of assets from other plans described in this part, retirement and pension accounts described in an applicable Model 1 or Model 2 IGA, or accounts described in Regulations section 1.1471-5(b)(2)(i)(A)) are limited by reference to earned income and compensation of the employee, respectively;

• Participants that are not residents of the country in which the fund is established or operated are not entitled to more than 20% of the fund's assets; **and**

• Is subject to government regulation and provides annual information reporting about its beneficiaries to the relevant tax authorities in the country in which the fund is established or operates.

Part XV Exempt Retirement Plans *(continued)*

d ☐ I certify that the entity identified in Part I is formed pursuant to a pension plan that would meet the requirements of section 401(a), other than the requirement that the plan be funded by a trust created or organized in the United States.

e ☐ I certify that the entity identified in Part I is established exclusively to earn income for the benefit of one or more retirement funds described in this part or in an applicable Model 1 or Model 2 IGA, or accounts described in Regulations section 1.1471-5(b)(2)(i)(A) (referring to retirement and pension accounts), or retirement and pension accounts described in an applicable Model 1 or Model 2 IGA.

f ☐ I certify that the entity identified in Part I:

• Is established and sponsored by a foreign government, international organization, central bank of issue, or government of a U.S. possession (each as defined in Regulations section 1.1471-6) or an exempt beneficial owner described in an applicable Model 1 or Model 2 IGA to provide retirement, disability, or death benefits to beneficiaries or participants that are current or former employees of the sponsor (or persons designated by such employees); **or**

• Is established and sponsored by a foreign government, international organization, central bank of issue, or government of a U.S. possession (each as defined in Regulations section 1.1471-6) or an exempt beneficial owner described in an applicable Model 1 or Model 2 IGA to provide retirement, disability, or death benefits to beneficiaries or participants that are not current or former employees of such sponsor, but are in consideration of personal services performed for the sponsor.

Part XVI Entity Wholly Owned by Exempt Beneficial Owners

30 ☐ I certify that the entity identified in Part I:

• Is an FFI solely because it is an investment entity;

• Each direct holder of an equity interest in the investment entity is an exempt beneficial owner described in Regulations section 1.1471-6 or in an applicable Model 1 or Model 2 IGA;

• Each direct holder of a debt interest in the investment entity is either a depository institution (with respect to a loan made to such entity) or an exempt beneficial owner described in Regulations section 1.1471-6 or an applicable Model 1 or Model 2 IGA.

• Has provided an owner reporting statement that contains the name, address, TIN (if any), chapter 4 status, and a description of the type of documentation provided to the withholding agent for every person that owns a debt interest constituting a financial account or direct equity interest in the entity; **and**

• Has provided documentation establishing that every owner of the entity is an entity described in Regulations section 1.1471-6(b), (c), (d), (e), (f) and/or (g) without regard to whether such owners are beneficial owners.

Part XVII Territory Financial Institution

31 ☐ I certify that the entity identified in Part I is a financial institution (other than an investment entity) that is incorporated or organized under the laws of a possession of the United States.

Part XVIII Excepted Nonfinancial Group Entity

32 ☐ I certify that the entity identified in Part I:

• Is a holding company, treasury center, or captive finance company and substantially all of the entity's activities are functions described in Regulations section 1.1471-5(e)(5)(i)(C) through (E);

• Is a member of a nonfinancial group described in Regulations section 1.1471-5(e)(5)(i)(B);

• Is not a depository or custodial institution (other than for members of the entity's expanded affiliated group); **and**

• Does not function (or hold itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle with an investment strategy to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.

Part XIX Excepted Nonfinancial Start-Up Company

33 ☐ I certify that the entity identified in Part I:

• Was formed on (or, in the case of a new line of business, the date of board resolution approving the new line of business) ________________ (date must be less than 24 months prior to date of payment);

• Is not yet operating a business and has no prior operating history or is investing capital in assets with the intent to operate a new line of business other than that of a financial institution or passive NFFE;

• Is investing capital into assets with the intent to operate a business other than that of a financial institution; **and**

• Does not function (or hold itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.

Part XX Excepted Nonfinancial Entity in Liquidation or Bankruptcy

34 ☐ I certify that the entity identified in Part I:

• Filed a plan of liquidation, filed a plan of reorganization, or filed for bankruptcy on ________________________________;

• During the past 5 years has not been engaged in business as a financial institution or acted as a passive NFFE;

• Is either liquidating or emerging from a reorganization or bankruptcy with the intent to continue or recommence operations as a nonfinancial entity; **and**

• Has, or will provide, documentary evidence such as a bankruptcy filing or other public documentation that supports its claim if it remains in bankruptcy or liquidation for more than 3 years.

Part XXI 501(c) Organization

35 ☐ I certify that the entity identified in Part I is a 501(c) organization that:

• Has been issued a determination letter from the IRS that is currently in effect concluding that the payee is a section 501(c) organization that is dated ________________ ; **or**

• Has provided a copy of an opinion from U.S. counsel certifying that the payee is a section 501(c) organization (without regard to whether the payee is a foreign private foundation).

Part XXII Nonprofit Organization

36 ☐ I certify that the entity identified in Part I is a nonprofit organization that meets the following requirements.

• The entity is established and maintained in its country of residence exclusively for religious, charitable, scientific, artistic, cultural or educational purposes;

• The entity is exempt from income tax in its country of residence;

• The entity has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

• Neither the applicable laws of the entity's country of residence nor the entity's formation documents permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or noncharitable entity other than pursuant to the conduct of the entity's charitable activities or as payment of reasonable compensation for services rendered or payment representing the fair market value of property which the entity has purchased; **and**

• The applicable laws of the entity's country of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to an entity that is a foreign government, an integral part of a foreign government, a controlled entity of a foreign government, or another organization that is described in this part or escheats to the government of the entity's country of residence or any political subdivision thereof.

Part XXIII Publicly Traded NFFE or NFFE Affiliate of a Publicly Traded Corporation

Check box 37a or 37b, whichever applies.

37a ☐ I certify that:

• The entity identified in Part I is a foreign corporation that is not a financial institution; **and**

• The stock of such corporation is regularly traded on one or more established securities markets, including ____________________________ (name one securities exchange upon which the stock is regularly traded).

b ☐ I certify that:

• The entity identified in Part I is a foreign corporation that is not a financial institution;

• The entity identified in Part I is a member of the same expanded affiliated group as an entity the stock of which is regularly traded on an established securities market;

• The name of the entity, the stock of which is regularly traded on an established securities market, is ____________________________ ; **and**

• The name of the securities market on which the stock is regularly traded is ____ .

Part XXIV Excepted Territory NFFE

38 ☐ I certify that:

• The entity identified in Part I is an entity that is organized in a possession of the United States;

• The entity identified in Part I:

(i) Does not accept deposits in the ordinary course of a banking or similar business;

(ii) Does not hold, as a substantial portion of its business, financial assets for the account of others; **or**

(iii) Is not an insurance company (or the holding company of an insurance company) that issues or is obligated to make payments with respect to a financial account; **and**

• All of the owners of the entity identified in Part I are bona fide residents of the possession in which the NFFE is organized or incorporated.

Part XXV Active NFFE

39 ☐ I certify that:

• The entity identified in Part I is a foreign entity that is not a financial institution;

• Less than 50% of such entity's gross income for the preceding calendar year is passive income; **and**

• Less than 50% of the assets held by such entity are assets that produce or are held for the production of passive income (calculated as a weighted average of the percentage of passive assets measured quarterly) (see instructions for the definition of passive income).

Part XXVI Passive NFFE

40a ☐ I certify that the entity identified in Part I is a foreign entity that is not a financial institution (other than an investment entity organized in a possession of the United States) and is not certifying its status as a publicly traded NFFE (or affiliate), excepted territory NFFE, active NFFE, direct reporting NFFE, or sponsored direct reporting NFFE.

Check box 40b or 40c, whichever applies.

b ☐ I further certify that the entity identified in Part I has no substantial U.S. owners (or, if applicable, no controlling U.S. persons); **or**

c ☐ I further certify that the entity identified in Part I has provided the name, address, and TIN of each substantial U.S. owner (or, if applicable, controlling U.S. person) of the NFFE in Part XXIX.

Part XXVII Excepted Inter-Affiliate FFI

41 ☐ I certify that the entity identified in Part I:

- Is a member of an expanded affiliated group;
- Does not maintain financial accounts (other than accounts maintained for members of its expanded affiliated group);
- Does not make withholdable payments to any person other than to members of its expanded affiliated group;
- Does not hold an account (other than depository accounts in the country in which the entity is operating to pay for expenses) with or receive payments from any withholding agent other than a member of its expanded affiliated group; **and**
- Has not agreed to report under Regulations section 1.1471-4(d)(2)(ii)(C) or otherwise act as an agent for chapter 4 purposes on behalf of any financial institution, including a member of its expanded affiliated group.

Part XXVIII Sponsored Direct Reporting NFFE (see instructions for when this is permitted)

42 Name of sponsoring entity: ____________________

43 ☐ I certify that the entity identified in Part I is a direct reporting NFFE that is sponsored by the entity identified on line 42.

Part XXIX Substantial U.S. Owners of Passive NFFE

As required by Part XXVI, provide the name, address, and TIN of each substantial U.S. owner of the NFFE. Please see the instructions for a definition of substantial U.S. owner. If providing the form to an FFI treated as a reporting Model 1 FFI or reporting Model 2 FFI, an NFFE may also use this part for reporting its controlling U.S. persons under an applicable IGA.

Name	Address	TIN

Part XXX Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- The entity identified on line 1 of this form is the beneficial owner of all the income or proceeds to which this form relates, is using this form to certify its status for chapter 4 purposes, or is submitting this form for purposes of section 6050W or 6050Y;
- The entity identified on line 1 of this form is not a U.S. person;
- This form relates to: (a) income not effectively connected with the conduct of a trade or business in the United States, (b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an income tax treaty, (c) the partner's share of a partnership's effectively connected taxable income, or (d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f); **and**
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which the entity on line 1 is the beneficial owner or any withholding agent that can disburse or make payments of the income of which the entity on line 1 is the beneficial owner.

I agree that I will submit a new form within 30 days if any certification on this form becomes incorrect.

☐ **I certify that I have the capacity to sign for the entity identified on line 1 of this form.**

Sign Here ▶

Signature of individual authorized to sign for beneficial owner | Print Name | Date (MM-DD-YYYY)

FATCA & CRS-PM-IT-01042024

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CARDIF LUX VIE
BNP PARIBAS GROUP