Individual Self-Certification Form

Kuwait Finance House
بيت التمويل الكويتي
Licensed Islamic Bank

Please complete this self-certification form carefully. You may wish to consult your tax, legal and / or professional advisor with regard to any questions you may have in relation to this form. You are required to provide Kuwait Finance House (Malaysia) Berhad (KFHMB or The Bank) with your Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) status by completing this Individual Self-Certification Form.
As an **individual account holder**, please fill in Individual Self-Certification form (one for each Joint account holder).

Section A – Identification of Account Holder

Please complete in **BLOCK LETTERS**

First Name	:		
Last Name	:		
Date of Birth (DD/MM/YYYY)	:	ID/ Passport No	:
Residential Address	:		
Town or City	:	Country	:
Nationality	:		

Section B – Declaration of Tax Residency (other than U.S)

Please tick only **ONE** option and complete as appropriate:

a) ☐ I confirm that I am a tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia.

b) ☐ I confirm that I am a tax resident of the following countries:
Please provide the tax residency information in the following table. If exceed three countries, please use a separate sheet

If a Taxpayer ID number (TIN) is unavailable, please provide the appropriate reason **A, B** or **C** (where appropriate).

Reason A – The country/ jurisdiction where the Account Holder is resident does not issue TINs to its resident.
Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number (Explain why you are unable to obtain)
Reason C – No TIN is required. (only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Country of Tax Residency	TIN	Reasons if TIN not available			If reason (B) is selected, justification is to be mentioned below
		A	**B**	**C**	

Section C – Declaration of U.S Citizenship or U.S Residence for Tax purpose

Please tick only **ONE** option and complete as appropriate:

a) ☐ I confirm that I am a U.S. citizen and/or resident in the U.S for tax purposes
 ☐ *U.S Citizen or Green card holder or Fulfill Substantial Presence Test*
 ☐ *U.S Place of Birth*
 ☐ *U.S Address*
 ☐ *U.S Telephone number*
 ☐ *Standing Instruction to U.S account*
 ☐ *Customer with "in care of" address or a "hold mail" address*
 ☐ *A power of attorney granted to a person with U.S address*

U.S Federal TIN	Type
	☐ SSN – Social Security Number: U.S Individuals
	☐ ITIN – Individual Taxpayer Identification Number: Resident Alien and do not have/ not eligible to get an SSN
	☐ EIN – Employer Identification Number

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b) ☐ I confirm that I was born in the U.S (or a U.S territory) but am no longer a U.S citizen as I have voluntarily surrendered my citizenship as evidenced by the attached documents (i.e. Certificate of Loss of Nationality and W8BEN form)

c) ☐ I confirm that I am not a U.S citizen or resident in the U.S for tax purposes.

Section D – Declaration and Undertaking

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

2. I acknowledge that the information contained in this form and information regarding my account(s) with you may be provided to IRBM/ IRS and they may exchange this information with tax authorities of other countries pursuant to intergovernmental agreements to exchange financial account information.

3. I certify that I am the Account Holder of all the account(s) to which this form relates.

4. If there is a change in circumstances that affects the tax resident status of the Account Holder or cases the information contained herein to become incorrect or incomplete, I understand that I am obligated to inform KFHMB of the change in circumstances within **30 days** and to provide a suitable updated self-certification of such change in circumstances.

Name   :
Signature   :
Date   :

FOR KFHMB USE ONLY

ASESSMENT & ACKNOWLEDGEMENT

Status of the Account Holder (tick where applicable and tag in Core Banking System)

CRS Status
☐ **Non-CRS Customer**   ☐ **CRS Customer**

FATCA Status
☐ **US Customer – to collect W9** ☐ **Non US Customer with US Indicia – to collect W8BEN Form & Certificate of Loss of Nationality** ☐ **Non US Customer** ☐ **Recalcitrant US Customer**

Description	Name	Staff ID	Signature	Date
Checked By				
Updated By				
Verified By				

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Appendix – Descriptions and Interpretation

"FATCA"

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

"CRS"

The Common Reporting Standard (CRS) is an information standard for the automatic exchange of information (AEOI) regarding bank accounts on a global level, between tax authorities, which the Organisation for Economic Co-operation and Development (OECD) developed in 2014. Its purpose is to combat tax evasion.

"Account Holder"

The term "Account Holder" means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder. \

"Controlling Person"

This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity ("NFE") then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" as described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). **If the account is maintained for an entity of which the individual is a Controlling Person, then the** *"Controlling Person tax residency self-certification" form* **should be completed instead of this form**.

"Entity"

The term "Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

"Financial Account"

A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

"Participating Jurisdiction"

A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

"Reportable Account"

The term "Reportable Account" means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person

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"Reportable Jurisdiction" A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

"Reportable Person"
A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

"TIN" (including "functional equivalent")
The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.