



Individual Tax Residency Self-Certification Form

Individual Tax Residency Self-Certification Form –INSTRUCTIONS

Please read these instructions before completing the form

Why are we asking you to complete this form?

The standing institutional framework (Laws 4428/2016 and 4378/2016, concerning the Automatic Exchange of Financial Account Information for Tax purposes) requires from Greek Financial Institutions to determine their customers' tax residency. Consequently, the completion and submission of this form on your behalf will allow ALPHA BANK to hold accurate and up to date information about your tax residency.

Every jurisdiction has its own regulations to determine where an individual's tax residency is and many of them have provided relevant information in the following OECD's (Organization for Economic Co-operation and Development) website: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>. Usually, you will find that your tax residency is in the country where you permanently reside. In certain circumstances you may be obliged to be a tax resident of a different country than the one where you live or a tax resident of more than one countries (dual tax residency). If you are a tax resident under U.S. law (e.g. due to US Nationality), you should state this in the specific form but you will also be asked to fill in and submit the W9 form of IRS. For more information regarding tax residencies, please consult your tax adviser or visit the OECD website.

If your tax residency or the account holder's tax residency (in case you are completing this form on his/her behalf) is outside Greece, we may be legally obliged to report to the Greek Tax Authority the information contained in this form along with information relating to your financial accounts. This information may then be exchanged with Tax Authorities of other countries, which participate and have signed the Multilateral Competent Authority Agreement for the implementation of OECD's Common Reporting Standard or have concluded bilateral intergovernmental agreements with Greece for the exchange of financial accounts information.

You can find the definition of specific terms, such as "Account Holder", in the Appendix.

Following its completion and submission, the specific form remains valid for as long as there has been no change in circumstances relating to your tax residency data. If your circumstances change and any of the information provided in this form becomes incorrect, please notify ALPHA BANK immediately and provide an updated Self-Certification.

Who should complete the CRS Individual tax residency Self-Certification Form?

Please fill in the form if you are an Individual Account Holder or Sole Proprietor and you have been asked to do so by a representative of ALPHA BANK.

For joint accounts, each individual account holder will need to complete the form.

If you need to self-certify on behalf of an entity (which includes businesses, trusts and partnerships) do not use this form. Instead, you should complete an *"Entity tax residency self-certification form"*. Similarly, if you are a controlling person of an entity, you may be requested to complete a *"Controlling person tax residency self-certification form"*.

If you are completing this form on behalf of someone else

Please tell us in what capacity you are signing in Part 3.

For example, you might be completing this form as a custodian or nominee of an account, under a Power of Attorney or as a legal guardian on behalf of an account holder who is a minor.

As a financial institution, we are not allowed to give tax advice

Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority may also provide guidance on how to determine your tax residency or other pertinent issues. You can also find out more information, including a list of jurisdictions that have signed agreements for the automatic exchange of information, along with details of what said exchange includes, on the following link <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

Data processing and storage

The current document and all the information included in it are used exclusively for the purpose of their collection, namely for ensuring the adequacy of the reporting to be submitted to the Greek Tax Authorities as required by Laws 4428/2016 and 4378/2016, while they are also safely kept according to the provisions of Law 2472/1997 for the protection of Individuals relating to their personal data processing and storage.

Each individual has the access and objection rights provided for in articles 12 and 13 of law 2472/1997. It is noted that the objection right is limited to the correction of the individual's existing personal data under processing. Persons who have any interest with respect to the above can contact the Manager of the Branch in order to receive guidelines about how to exercise their rights.



Tax residency Self-Certification FORM for individuals (please complete parts 1-3 in BLOCK CAPITALS)

Part 1 - Identification of Individual Account Holder

A. Name of Account Holder:

Family Name or Surname(s): _____
First or Given Name: _____
Father's Name: _____

B. Current Residence Address:

Address (Street, Number,
Province, Town-City): _____
Municipality: _____
State: _____
Country: _____
Postal/ZIP Code: _____

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

Address (Street, Number
Province, Town-City): _____
Municipality: _____
State: _____
Country: _____
Postal Code/ZIP Code: _____

D. Date of Birth (*dd/mm/yyyy*): _____

E. Place of Birth:

Town or City of Birth : _____
Country of Birth _____



Part 2 - Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number (TIN, see Appendix)

Please complete the following table indicating (i) the country (ies) where the Account Holder, mentioned Person in "Part 1" of the present form, is tax resident and (ii) the Account Holder's TIN(s) for each country (ies) indicated or a functional equivalent in case of absence of a TIN.

If there is more than one (1) possible tax residency countries (e.g. it's not clear which country is the customer's real tax residency), please provide information about all of them by using a separate sheet in case they are more than three (3).

If a TIN does not exist or is unavailable please provide the appropriate **A, B** or **C** reasons as indicated below:

Reason A - The country/jurisdiction where the Account Holder is resident does not issue TIN(s) or functional equivalent to its residents.

Reason B – There is a personal inability to obtain a TIN or functional equivalent number (Please provide additional information, for the reason why you are unable to obtain a TIN, in the below table if you have selected this reason)

Reason C - Other Reason. (Please provide additional information, for the reason why the TIN or functional equivalent are unavailable, in the table below if you have selected this reason).

Country/Jurisdiction of tax residence		TIN or functional equivalent number	If no TIN available enter Reason (Enter A, B or C)
1			
2			
3			

Please explain below why you are unable to obtain a TIN or functional equivalent number if you selected **Reason B, C** above.



Part 3 - Declarations and Signature*

I certify that I am (please indicate with "X" the appropriate selection):

The Person referred in "Part 1" of this document

An officially authorized person or person nominated by judicial authorities or person exercising parental care for the customer mentioned in "Part 1" of this document.

Note: If you are not the customer, please clarify and indicate the capacity in which you are signing the current form. Especially, If you are signing under a power of attorney please also attach a certified copy of the power of attorney document.

Capacity: _____

I the undersigned understand that the information provided through this form to ALPHA BANK A.E is covered by the full provisions of the terms and conditions governing the Account Holder's (person mentioned in "Part 1") relationship with the Bank. In particular the specific conditions determine how ALPHA BANK AE may use, process and share the information contained in this form.

I acknowledge that the information contained in this form and information regarding the Account Holder's (person mentioned in "Part 1") Financial Accounts may be reported to the Greek Tax Authorities and exchanged with Tax Authorities of another country in which the Account Holder may be tax resident pursuant to the relevant intergovernmental agreements to exchange financial account information.

I declare that, all statements and information made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise ALPHA BANK AE within 30 days of any change in circumstances which affects the tax residency status of the individual identified in "Part 1" of this form or causes the information contained herein to become incorrect or incomplete and provide ALPHA BANK AE with an adequately updated self-certification within 90 days of any such change of circumstances.

Signature: _____

Print name: _____

Date (dd/mm/yyyy): _____



Appendix - Definitions

Note: The following selected definitions are provided to assist you with the completion of this form. Further details can be found at the web portal of OECD and more specifically at the following link which contains material related to the Common Reporting Standard of OECD.

<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

Furthermore, relevant definitions can be found in the Greek Laws 4378/2016, 4428/2016.

If you still have any questions then please contact your tax adviser or the domestic tax authority.

"Financial Account": A Financial Account is an account maintained by a Financial Institution. The term "Financial Account" includes: Depository/Investment Accounts, Custodial Accounts (accounts that includes one or more financial assets in favor of a third party), Insurance contracts with redemption value, Annuity Contracts in certain Investment Entities, any Equity or connected with debt right on the financial institution.

"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.

"Entity": The term "Entity" means a Legal Person or a Legal Arrangement, such as a corporation, organization, partnership, trust or foundation.

"Reportable Account": The term "Reportable Account" means a financial account kept with a Greek Financial Institution and held by one or more beneficiaries who are Reportable Persons and or a financial account kept with a Greek Financial Institution and held by a Passive non financial entity (NFE) with one or more Controlling Persons that are "Reportable Persons", in case that these are identified as such according to the due diligence procedures the Financial Institution is obliged to apply.

"Reportable Person" A "Reportable Person" is defined as an individual or entity who is tax resident in a Participating Jurisdiction, under the tax laws of that jurisdiction. Entities, which do not have residency for tax purposes are considered as residents in the jurisdiction where the place of their actual management is located.

"Participating Jurisdiction" "Participating Jurisdiction" means a jurisdiction having concluded an agreement with Greece, pursuant to which this jurisdiction will provide and will also receive from Greece the information required set out in the Common Reporting Standard and that is identified in a published list.

"Controlling Person" "Controlling Person" is a natural person who exercises control over an Entity. Controlling Person of a trust means the settler(s), the trustees, the protector(s) (if any), the beneficiary (ies) or class (es) and any other individual exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions and interpreted in a manner consistent with the recommendations of the Financial Action Task Force (FATF). It is noted that in some cases those entities are treated as Passive Non-Financial Entities (Passive "NFE") so the Financial Institutions must determine whether such Controlling Persons are Reportable Persons. In this case, instead of this form, the "Self Certification for Controlling Persons" must be completed.

"TIN" (including "functional equivalent") The term "TIN" means Taxpayer Identification Number or functional equivalent in case of absence of a TIN. 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 utilize some other high integrity numbers, with equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification, resident registration number etc.