

Tax Residency Self-Certification Form for Individuals and Sole Traders



About FATCA and CRS

The Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS) tax regulations are designed to give Tax Authorities around the world a clearer view of where people hold assets outside of their country of tax residency. Under the regulations, we and all Financial Institutions must collect customers' up to date tax residency information. This is because we are required by law to report certain foreign tax resident customers to the Tax Authority local to where their Financial Accounts are held, who may exchange it with Tax Authorities overseas.

How to complete this form

Please write clearly in BLOCK CAPITALS and black ink.

This form should be completed by Individuals, Sole Traders or Sole Proprietors. For Joint Accounts, each Account Holder must complete a separate form. A Legal Guardian or a parent should complete and sign the form on behalf of an Account Holder who is a minor. If you are filling in this form on behalf of someone else please tell us in what capacity you are signing in Part 4.

The form has four parts:

- Part 1: Account Holder Details** - the name and address of the Account Holder
- Part 2: Country of Tax Residency** - including Tax Identification Number of the Account Holder
- Part 3: Privacy Notice** - personal and business information and Lloyds Banking Group
- Part 4: Declaration** - signed confirmation that the information is accurate

Please complete all relevant sections of the form. If you don't it won't be valid, and you may need to complete another one.

If you need help completing the form

Bank of Scotland plc is part of Lloyds Banking Group and is not authorised or regulated to provide tax advice so we can't advise you on how to complete this form. If after reviewing the supporting documentation you are in any doubt about how to complete the form, you may want to speak to an independent professional tax adviser who can provide advice about your tax residency and how to complete this form. Your local tax authority website can also provide general information on FATCA and CRS.

Part 1 Account Holder Details

Name	Surname	
	First name	
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Residential Address	Line 1	
	Line 2	
	Town/City	District/Region/State
	Postcode/Zipcode	Country

Part 2 Country of Tax Residency and related Tax Identification Number (TIN)

A TIN is a unique combination of letters and/or numbers assigned to an individual by the Tax Authority or Government of their country of residency which is used to identify the individual for the purpose of collecting taxes. Some countries may use other numbers that provide an equivalent level of identification to a TIN e.g. for U.S. tax residents this would be a social security number.

If you are completing this certification on behalf of the account holder please provide their tax residency information rather than your own.

2(a) FATCA - Is the account holder a U.S. Person?

A U.S. Person is an individual who is a U.S. citizen or a U.S. resident or a person who by virtue of time spent in the U.S. would be considered a U.S. tax resident according to the substantial presence test. If you have spent a substantial period of time, for example over 30 days in any year in the U.S., it is recommended you consult a tax advisor in case the conditions of U.S. tax residency through substantial presence are met.

Yes	<input type="checkbox"/>	→	Provide your U.S. TIN below and move to Part 2(b)
			<input type="text"/>
No	<input type="checkbox"/>	→	Move to Part 2(b)

2(b) CRS - List all Countries of Tax Residency

You MUST provide a Tax Residency but you do not need to provide a TIN if you meet all of the following three conditions:

- (a) You opened your account in the UK;
- (b) You are not a U.S. Person; and
- (c) You are solely a UK Tax Resident

Country of Tax Residency	TIN	Reason for no TIN (select one for each CoTR)			
		A	B	C	D
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reasons for no TIN

- A The Country of Tax Residency does not issue TINs
- B The country where I am tax resident does not require a TIN to be disclosed under Domestic Law
- C I have applied for a TIN, but I am waiting for one to be issued by my local Tax Authority (please supply within 30 days)
- D The individual is a minor and does not have a TIN

Part 3 Personal and business information and Lloyds Banking Group

3.1 Use of business information

When businesses apply for, or hold, products or services provided by us, we may acquire and process information relating to the business as well as personal data of individuals associated with the business. More information about how we use business information is available at www.bankofscotland.co.uk/businessprivacy

3.2 Privacy notice

Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.bankofscotland.co.uk/businessprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please speak to your usual bank contact or email the data privacy team at CBDataPrivacy@LloydsBanking.com

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 721 3141 (+44 131 337 4218 from outside the UK) and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in April 2020.

Part 4 Declaration and Signature

- (i) I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the account holder's relationship with the financial institution setting out how you may use and share the information supplied by me.
- (ii) I acknowledge that the information contained in this form and information regarding the account holder may be reported to the tax authorities of the country in which this/these account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the account holder may be tax resident where those countries (or tax authorities in those countries) have entered into agreements to exchange financial account information with the country in which this/these account(s) is/are maintained.
- (iii) I certify that I am the account holder (or I am authorised to sign for the account holder) of the account(s) to which this form relates.
- (iv) I declare that all statements made in this Tax Residency Self-certification form are, to the best of my knowledge and belief, correct and complete.
- (v) I undertake to advise you within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form.

Authorised signature

Date

D	D	M	M	Y	Y	Y	Y
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Name (Print in Full)

If you are not the account holder, please indicate in which capacity you are signing the form including full address

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

Bank of Scotland plc Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 169628. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at <https://business.bankofscotland.co.uk/business-home/contact-us/complaints-procedure.html>

