

# Organisation tax residency self-certification form

## Section 1: Personal or Organisational details

**Complete all fields** (Use BLOCK letters)

Full Individual name or organisation name

Organisation type (not applicable for individual customers)

Residential / Registered address (PO Box is not acceptable)

	State	Postcode	Country



### Guide to completing this form

Financial Institutions are obliged by law to collect tax residency information about their customers.

## Section 2: Entity / Organisation Classification

What is the purpose of the entity / organisation; what does it do?

Please complete the following:

- a. Country/ies where the organisation is a resident for tax purposes; and
- b. Tax Identification Number (TIN) of the organisation or reason code why no TIN is available for each country of tax residence. Refer to Section 5 for the definition of a TIN
- c. Where the organisation has no residence for tax purposes, please provide the country in which key management decisions are made

Please list any country of tax residence and associated TIN or reason code why no TIN is available. If you are a US citizen or resident, you are required to declare the US as a country of tax residence and provide a US TIN.

Country/ies of Tax Residence	Tax Identification Number (TIN) Please provide either your TIN OR a Reason Code for no TIN for each Country of Tax Residency.	Reason for no TIN (Refer to 'Annexure A' for all countries each option is applicable)
		A. My country of tax residency does not issue TINs B. I have not been issued with a TIN by my country of tax residency C. My country of tax residency does not require disclosure of a TIN

If Australia is your country of tax residence, you can choose reason code C (My country of tax residency does not require disclosure of a TIN) as this is optional for Australia.

## Section 2: Entity / Organisation Classification (cont.)

Please tick the appropriate option that describes your entity:

<input type="checkbox"/> Trust – Managed Investment	<input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Listed Company / Subsidiary of a Listed Company
<input type="checkbox"/> Bank or Other Non-Banking Financial Institution	<input type="checkbox"/> Trust – Other / Discretionary (Describe below – e.g. Family Trusts, Unit Trusts): <input type="text"/>	<input type="checkbox"/> Registered Superannuation Funds (including SMSFs and Retirement plans)
<input type="checkbox"/> Investment entity (Listed / Unlisted)	<input type="checkbox"/> Partnership	<input type="checkbox"/> Government or Government Agency
	<input type="checkbox"/> Association (Describe below – e.g. Sporting Association): <input type="text"/>	
	<input type="checkbox"/> Entity operating as a Charity / Registered charity	
Proceed to Section 3	Proceed to Section 4	Proceed to Section 7

## Section 3: Investment Entities, Managed Trusts or Financial Institutions only

If you are a Bank, Investment Entity, Specified Insurance Company or other Financial Institution please provide the entity's Global Intermediary Identification Number (GIIN), if applicable:

Alternatively, if you do not have a GIIN, please select your FATCA Foreign Financial Institution (FFI) classification from the following:

- Deemed Compliant FFI       Exempt Beneficial Owner       Excepted FFI       Non-Participating FFI  
 Other – Please provide a reason

Proceed to Section 6

## Section 4: Unlisted Companies, Trusts, Partnerships, Associations and Charities only

Is your organisation's primary business activity investing?

- Yes - Categorised as a Passive Organisation, proceed to Section 5  
 No - Categorised as an Active Organisation, skip to Section 7

## Section 5: Beneficial Owners and Controlling Persons Information

- Complete details for all Beneficial Owners and Controlling Persons (there must be at least one Beneficial Owner/Controlling Person in the table)
- For an Unlisted Company – list **ALL** Shareholders whose shareholding is greater than 25% in the Organisation (such as shares).
- For Trusts – list **ALL** Trustees and beneficiaries. Note: Where a Trustee or Beneficiary is itself a Company or Trust, you must list the actual person(s) who are the ultimate beneficial owner(s) or controlling person(s).
- For Associations – list the President / Chairman, Secretary and Treasurer or equivalent officers.
- For Partnerships – list **ALL** Partners
- If there are more than four Beneficial Owners/Controlling Persons, please capture the additional Beneficial Owner(s)/Controlling Person(s) in a separate sheet
- If a Beneficial Owner/Controlling Person is a US citizen or resident, you are required to declare the US as a country of tax residence and provide a US TIN for that Beneficial Owner/Controlling Person

**“Beneficial Owner and Controlling Person”** means any individual who:

- Directly or indirectly owns an interest of 25% or more in the Organisation (such as shares), or if no such person, and individual who:
- exercises control of the Organisation through other means (e.g. voting rights), or if no such person, an individual who:
- holds the position of senior managing official (e.g. CEO, Managing Director, Managing Partner).

## Section 5: Beneficial Owners and Controlling Persons Information (cont.)

Full Name	Residential Address	Date of Birth	Position	% of Ownership	Country/ies of Tax Residence	TIN or Reason Code for no TIN (refer to Section 1 for Reason Codes)
		DD/MM/YYYY				
		DD/MM/YYYY				
		DD/MM/YYYY				
		DD/MM/YYYY				

If Australia is a country of tax residence, you can choose reason code C (My country of tax residency does not require disclosure of a TIN) as this is optional for Australia.

Proceed to Section 7

## Section 6: Definitions

**“Tax Identification Number(s)”** If you are a tax resident of another country, you will be asked for your Tax Identification Number (TIN) issued to you in that country, if you have one.

TIN is an international term which may have a different name in some countries.

Links to information about TINs for a range of countries can be found here:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

Examples of TINs include Tax File Number (TFN) in Australia, Social Insurance Number (SIN) in Canada, Unique Taxpayer Reference (UTR) or National Insurance Number (NINO) in United Kingdom, Permanent Account Number (PAN) in India, IRD Number in New Zealand, Social Security Number (SSN) in the United States and Tax Reference Number (TRN) in Malaysia.

## Section 7: Your declaration

### Customer Declaration

- I confirm that the above information is true and correct and that I will promptly advise the Bank if any of the information changes.
- I certify that I am authorised by, and have the consent of the organisation and any Beneficial Owners and Controlling Persons to provide this information.
- I am authorised by each Beneficial Owner and Controlling Person to provide the information on their behalf and they have confirmed to me that the information provided about them is true and correct. I confirm I have made them aware that this information and information relating to the account may be provided to the tax authorities.

Name of Person Signing

Position

Signature

Date

## Section 8: How to return the documents

Please scan (or take a picture of) and email the completed Organisation Tax Residency Self Certification form back to your Relationship Manager or to [reasonableness@cba.com.au](mailto:reasonableness@cba.com.au)

# Annexure A

To bank with Commonwealth Bank of Australia, you are required to declare your tax residency information

Australian Law requires all financial institutions to collect information about your tax residency to help reduce overseas tax evasion. If you are unsure about your tax residency, you should seek professional advice. (You can be tax resident of more than one country)

## Providing your Tax Identification Number (TIN)

If you have told us you have (your organisation has) Tax Residency outside of Australian then you are required to provide either:

- a TIN; or
- a Reason Code for no TIN for each Country of Tax Residency.

Please provide your TIN or Reason Code for no TIN into the respective Tax residency Information table (wherever applicable).

If Australia is your (your organisation's) only country of tax residence, you can choose reason code C (My country of tax residence does not require disclosure of a TIN) as this is optional for Australia.

## Reason Code for no TIN

### *Individuals*

- A. My country of tax residency does not issue TINs
- B. I have not been issued with a TIN by my country of tax residency
- C. My country of tax residency does not require disclosure of a TIN

### *Organisations*

- A. The organisation's country of tax residency does not issue TINs
- B. The organisation has not been issued with a TIN by its country of tax residency
- C. The organisation's country of tax residency does not require disclosure of a TIN

### *Customers*

- A. The customer's country of tax residency does not issue TINs
- B. The customer has not been issued with a TIN by its country of tax residency
- C. The customer's country of tax residency does not require disclosure of a TIN

## **A. 'My country of tax residency does not issue TINs' or 'The organisation's country of tax residency does not issue TINs' or 'The customer's country of tax residency does not issue TINs'**

The option is available for the following countries:

- United Arab Emirates
- Bermuda
- Cayman Islands
- Montserrat
- Turks and Caicos Islands

- B. 'I have not been issued with a TIN by my country of tax residency' or 'The organisation has not been issued with a TIN by its country of tax residency or 'The customer has not been issued with a TIN by its country of tax residency'

The option cannot be selected for the following countries:

- |                 |                  |                               |
|-----------------|------------------|-------------------------------|
| ▪ United States | ▪ Curacao        | ▪ Russian Federation          |
| ▪ China         | ▪ Czech Republic | ▪ Saint Vincent               |
| ▪ Korea         | ▪ Denmark        | ▪ Sen Marino                  |
| ▪ Malaysia      | ▪ Georgia        | ▪ Saudi Arabia                |
| ▪ Brazil        | ▪ Greenland      | ▪ Seychelles                  |
| ▪ Germany       | ▪ Guernsey       | ▪ Slovak Republic             |
| ▪ Singapore     | ▪ Hungary        | ▪ Slovenia                    |
| ▪ Italy         | ▪ Iceland        | ▪ Sweden                      |
| ▪ Japan         | ▪ Isle of Man    | ▪ Switzerland                 |
| ▪ France        | ▪ Israel         | ▪ Turkey                      |
| ▪ Hong Kong     | ▪ Kuwait         | ▪ Uruguay                     |
| ▪ Pakistan      | ▪ Latvia         | ▪ Estonia                     |
| ▪ Spain         | ▪ Lebanon        | ▪ Faroe Islands               |
| ▪ Netherlands   | ▪ Liechtenstein  | ▪ Australia                   |
| ▪ Ireland       | ▪ Lithuania      | ▪ United Arab Emirates        |
| ▪ South Africa  | ▪ Luxembourg     | ▪ Bermuda                     |
| ▪ Albania       | ▪ Malta          | ▪ Cayman Islands              |
| ▪ Andorra       | ▪ Mauritius      | ▪ Montserrat                  |
| ▪ Austria       | ▪ Nauru          | ▪ Turks and Caicos<br>Islands |
| ▪ Azerbaijan    | ▪ Norway         |                               |
| ▪ Belgium       | ▪ Poland         |                               |
| ▪ Bulgaria      | ▪ Portugal       |                               |
| ▪ Croatia       | ▪ Romania        |                               |

- C. 'My country of tax residency does not require disclosure of a TIN' or 'The organisation's country of tax residency does not require disclosure of a TIN' or 'The customer's country of tax residency does not require disclosure of a TIN'

The option is applicable for only Australia and Japan (only when TIN is collected in Japan)

**Note:** Provision of invalid reason codes may delay the account opening and could lead to application of credit and debt stops on the account and you may not be able to operate your account properly.

# Customer Information and Group Privacy Policy

## What information we collect

In this clause 'you' includes our customer and any person who holds office in an entity which is a customer. We (Commonwealth Bank of Australia and its subsidiaries referred to as 'the Group') collect information about you (such as your name, address and contact details), and information about your interactions with us, such as transactions on your account. We may also collect publicly available information about you.

## Why we collect your information and what we use it for

We collect your information because we are required to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and in order to comply with taxation laws, such as the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936. We also collect it to administer our customer relationships and internal processes including risk management and pricing, to meet our obligations in relation to external payment systems and under our arrangements with government agencies, and to identify and tell you about products and services that may interest you (unless you tell us not to).

If you don't want to receive marketing information you can tell us by calling 13 2221, or speak to your relationship manager.

If you give us your electronic and telephone details, you agree we may use this to communicate with you electronically, by phone or SMS, including providing updates, reminders and (unless you tell us not to) marketing information.

You must give us accurate and complete information; otherwise you may be breaking the law and we may not be able to provide you with the products and services that you require.

If you change your personal details (e.g. address, name or email address) you must tell us straight away.

## Who we may exchange your information with

We may exchange your information with other members of the Group who may use your information for any of the purposes we can.

We may also exchange your information with others outside the Group, for example, your representatives, our service providers, other financial institutions (for example, in relation to a mistaken payment claim), enforcement and government authorities, relevant public registers and payment system operators (for example, BPAY Pty Ltd).

Sometimes it may be necessary to send your information overseas- for example, where we outsource functions overseas, send information to Group members overseas, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. See our Group Privacy Policy for more information.

## Our Group Privacy Policy

Our Group Privacy Policy is available on our website at [commbank.com.au](http://commbank.com.au) (follow the Privacy Policy link) or upon request from any branch of the Bank and should be read in conjunction with the above. It contains further details about our information collection and handling practices including information about:

- other ways we may collect, use or exchange your information;
- how you may access and seek correction of the information; and
- how to make a complaint about a breach of your privacy rights, and our complaint handling procedures.

We encourage you to check our website regularly for any updates to the Policy.

## How to contact us

For privacy-related enquiries, please contact us by:

- email at [CustomerRelations@cba.com.au](mailto:CustomerRelations@cba.com.au)
- telephone 1800 805 605, or
- writing to the address in our Group Privacy Policy.