

# CRS Self-Certification Form for Individuals

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## **Please read the instructions before completing the form**

*Access Bank Ghana PLC is obliged under the Standard for Automatic Exchange of Financial Account Information Act, 2018 (Act 967) and Guidance Notes made pursuant to that Act, and treaties and competent authority agreements entered by the Ghana in relation to the automatic exchange of information for tax matters (collectively "AEOI"), to collect certain information about each account holder's tax status. Please complete the sections below as directed and provide any additional information that is requested. Please note that we may be obliged to share this information with relevant tax authorities. Terms referenced in this Form shall have the same meaning as applicable under Act 967, Guidance Notes, or international agreements.*

*If any of the information below regarding your tax residence or AEOI classification changes in the future, please ensure you advise us of these changes promptly. If you have any questions about how to complete this Form, please contact your tax advisor.*

*Please note that where there are joint account holders each customer is required to complete a separate Self-Certification form.*

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

*For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.*

*A legal guardian should complete the form 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 can provide guidance regarding how to determine your tax status.*

*You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the <https://www.oecd.org/tax/transparency/what-we-do/>*

## Part 1- Identification of Individual Account Holder

### A. Name of Account Holder:

Family Name or Surname(s)\*

Title  Mr  Mrs  Miss  Ms  Other (specify)

First or Given Name(s)

Middle Name(s)

### B. Current Residence Address:

Line 1 (House/Apt/Suite Name, Number, Street) \*

Line 2 Town/City/ Province/County/State)\*

Country \*  Postal Code / ZIP code

### C. Permanent Foreign Address:

Line 1 House/Apt/Suite Name, Number, Street)

Line 2 Town/City Province/County/State)

Country  Postal Code / ZIP code

### D. Date of Birth \*

D	D	M	M	Y	Y	Y	Y
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### E. Place of Birth

Town or City of Birth

Country of Birth

**Section 2: Declaration of Tax Residency (other than Ghana)**

**Part 2 - Country of Tax Residence and Related Taxpayer Identification Number (TIN) or Equivalent**

Please complete the following table indicating the Account Holder’s tax residence country or countries (*i.e. where you are treated as resident of the country for purposes of its income tax*) and the account Holder’s TIN (if any) for each country indicated. If Account Holder is tax resident in more than three countries, please use a separate sheet.

If a TIN is unavailable, please provide the appropriate reason **A, B or C as indicated below**:

**Reason A** – The country where the Account Holder is subject to income tax as a resident does not issue TINs.

**Reason B** – The Account Holder is otherwise unable to obtain a TIN or equivalent number. (*Please explain why you are unable to obtain a TIN in the table below if you have selected this reason*)

**Reason C** – No TIN is required because the tax residence jurisdiction that issued the TIN does not require a Financial Institution to collect and report the TIN.

Country of tax residence	TIN	If no TIN available, enter Reason A, B or C
1		
2		
3		

*Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.*

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### Part 3 – Declarations and Signature\*

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 provided on this Form regarding the Account Holder, as well as financial information (e.g., account balance or value, the amount of income or gross proceeds received) respecting the Financial Account(s) to which the Form is applied 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 a tax resident pursuant to a legal agreement between the competent authorities of these countries on the automatic exchange of information on Financial Accounts under the Common Reporting Standard (CRS).
3. I certify that I am the Account Holder (or am authorised to sign for 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 residence status of the Account Holder or causes the information contained herein to become incorrect or incomplete, I understand that I am obligated to inform CBG of the change in circumstances within 30 days of its occurrence and to provide a suitably updated CRS self-certification.

#### Signature / Date:

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**Note:** If you are not the Account holder but are signing this form on behalf of the Account Holder, please indicate the capacity in which you are signing the form (e.g. power of attorney, executor or administrator, parent or guardian) and provide and required documentation of your authority.

Capacity (\* if applicable)\_\_\_\_\_

## Appendix - Defined Terms

**Note:** The following selected definitions are provided to assist you with the completion of this form. If you have any questions about these definitions or require further detail, please contact your tax advisor.

**“Account Holder”** — The person listed or identified as the holder of a Financial Account. A person 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. 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. In the case of an estate, the decedent should be identified as the Account Holder.

**“Financial Account”** — An account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; an equity or debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

**“Participating Jurisdiction”** — A jurisdiction (i) with which an agreement is in place pursuant to which it will provide the information set out in the Common Reporting Standard and required for the automatic exchange of financial account information, and (ii) which is identified in a published list.

**“Reportable Jurisdiction”** — A jurisdiction (i) with which an agreement is in place pursuant to which there is an obligation to provide financial account information set forth in the Common Reporting Standard, and (ii) which is identified in a published list.

**“Reportable Person”** — An individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction.

**“TIN”** — The 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.

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.