Nordea

Individual tax residency Self-Certification Form

Under the legislations Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA), financial institutions like Nordea are obliged to gather information on where their customers are tax residents. Therefore, Nordea kindly asks you to complete this form regarding tax residence. You will find instructions on page 2. **Part 1, 2 and 3 are all mandatory.**

Part1: Account holder information

Full Name			
Date of Birth (dd.mm.yyyy)			
Residence street			
Residence City		Postal Code	
Residence country			

If you are a Finnish citizen with residence address outside Finland, please enter the date you moved from Finland

Part2: Tax Residence

A. Please list **all** your tax residencies. Note, that you are tax resident in at least one country and can be tax resident in multiple multiple countries. You are normally tax resident in the country where you have your current residence. NB: Finnish citizens who moved abroad can be considered Finnish tax residents during the moving year and three following calendar years.

Country of Tax Residency	Taxpayer Identification Number (TIN)	No Tin issued
		☐
		☐
		☐
		☐

B. Select **one** of the options below to confirm or deny that you are tax resident in Finland (see Instructions part 2 B)

- ○ I confirm that I am tax resident in Finland and that Finland is filled as a tax residence in Part 2 A above
- ○ I confirm that I am not tax resident in Finland

C. Select **one** of the options below to confirm or deny that you are tax resident in U.S. (see Instructions part 2 C)

- ○ I confirm that I am American citizen and/or tax resident in the U.S. and that the U.S. is filled as a tax residence in Part 2 A above
- ○ I confirm that I am not American citizen and/or tax resident in the U.S.

Part 3: Declaration and signature

I hereby declare that the information is correct and truthful and certify that the information provided on this form is to the best of my knowledge, accurate and complete. In accordance with local legislation, the information provided in this form may be used for purposes of tax reporting. The Account Holder hereby consents to Nordea disclosing information contained in this self-certification to other companies within the Nordea Group. The Account Holder confirms that a new form will be sent within 30 days if any information in this form becomes incorrect or no longer applies.

Date (dd.mm.yyyy)	Name in capital letters	Signature

Instructions and definitions

Data handling and protection

As a data controller Nordea Bank Abp processes personal data to deliver the products and services that are agreed between the parties and for other purposes, such as to help you with your request or comply with laws and other regulations. For detailed information on Nordea Bank Abp's processing of personal data, please review Nordea's privacy policy, which is available on Nordea's website or by contacting Nordea Bank Abp. The privacy policy contains information about the rights in connection with the processing of personal data, such as the access to information, rectification, data portability, etc.

Instructions part 1: Account holder information

All fields in this section must be completed.

Instructions part 2: Tax residency

A. Tax residency:

It is possible to simultaneously be tax resident in several countries depending on each specific country`s laws and regulations. In general, your tax residency is the country of your permanent residence or whereabouts. However, each country has its own set of rules for determining tax residence. Solely due to the fact that you pay tax on your property or withholding tax from yields on securities, you are not considered tax resident in that country. For more information on tax residency rules in specific jurisdictions, please visit the OECD Automatic Exchange Portal.
(https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-identification-numbers.html)

B. You are generally considered a Finnish tax resident if you:

- have your permanent home in Finland, or
- your continuous stay in Finland exceeds six months. Temporary absence from Finland does not break a continuous stay.

A Finnish citizen who has moved abroad can be considered a Finnish tax resident during the moving year and the three following calendar years unless he/she can show that he/she does not have any significant connections to Finland (property, family, employment or important assets).

C. You are generally considered a U.S. tax resident if you:

- are a U.S. citizen including individuals with dual citizenships,
- are a U.S. resident,
- hold a U.S. residence permit or U.S. work permit (Green Card), or
- were born in the U.S.

Taxpayer identification number (TIN)

- In the U.S. your TIN is usually your U.S. Social Security Number. Under certain circumstances, a functional equivalent is issued,
- In Finland your TIN is your Finnish Personal Identification Code (henkilötunnus, personbeteckning),
- In other countries TINs vary but is often a national identification number or national insurance number.

Further details of jurisdiction-specific TIN formats can be found on OECD Automatic Exchange Portal.

(https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-identification-numbers.html)

Legislative background

Common Reporting Standard (CRS) was prepared by the OECD and is a global standard for the automatic transfer of financial account information with the purpose of preventing tax evasion. According to the CRS Financial Institutions are required to identify individuals and entity customers with tax residencies in other countries than the bank country. The Financial Institution is required to share information about customers with foreign tax residencies with the local tax authorities. This implies that if the customer has tax residence in any other country than Finland, Nordea is obliged to share the information stated in this form and file annual reports regarding the customer account/products to the Finnish Tax Authority who will transfer the information to other CRS participating countries. For further information visit AEOI Implementation Portal.
(https:/www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal.html)

Foreign Account Tax Compliance Act (FATCA) is a tax treaty which Finland and the U.S. have signed to prevent tax evasion. It imposes the following legal requirements:

- Financial institutions are required to identify financial products held by U.S. persons,
- Financial institutions are required to provide the Tax Administration information on the identified financial products and U.S. customers. The Tax Administration is then required to convey the information to the U.S. tax authorities.

In Finnish legislation, regulations concerning FATCA are included in section 17a of the Taxation Procedure Act (155/2015) and the Tax Administration's decision concerning the duty to disclose based on the FATCA agreement (A38/200/2015).

For more information please visit Federal Benefits and Obligations.
(https://travel.state.gov/en/international-travel/living-abroad/federal-benefits-obligations.html)