

## Individual Self-Certification

Relevant only for individual customers of Luminor Bank for FATCA and CRS purposes

Please read the instructions on the next page before filling in this form

### PART 1: Individual Account Holder information

Last name	First name	Date of birth (DD/MM/YYYY), Country of birth
Current Residence Address (Name of Street and Number)		Country of address
Town/City/Province/State		Postal Code/ZIP code

### PART 2: Country of tax residence

Please provide information with respect to **all** countries for tax purposes, including domestic. If the relevant country issues Taxpayer Identification Number (TIN), **TIN number is required**. If a TIN is unavailable, please provide the appropriate reason A or B as indicated below:

**Reason A** - The country where the Account Holder is resident does not issue TINs to its residents;

**Reason B** - The Account Holder is otherwise unable to obtain a TIN or equivalent number.

	Country of tax residence	Taxpayer Identification Number (TIN)	If no TIN available enter Reason A or B
1			
2			
3			
4			
5			

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

1	
2	
3	

### PART 3: Declaration of US citizenship/tax residence (FATCA)

Please state information with respect to citizenship and/or tax residence in the United States (**marking A or B is mandatory**)

U.S. Citizenship/Residency	
<b>A</b> <input type="checkbox"/>	I hereby certify that <b>I am</b> a tax resident of the United States, and I have stated U.S. as one of the countries in the PART 2 above. <i>NB! If you are a U.S. Citizen, you are a tax resident in the U.S. You are generally regarded as a U.S Citizen if you are born in the U.S., unless explicitly having renounced your citizenship, also if you are holder of a valid "U.S Resident Permit" or have a valid work permit "Green Card".</i>
<b>B</b> <input type="checkbox"/>	I hereby certify that <b>I am not</b> a tax resident in the U.S. <i>In case you choose alternative B, please note that Luminor Bank has the right to request documentary evidence on your tax residency.</i>

### PART 4: Declaration and Signature of authorised signatory

The above Account holder hereby declares and certifies that the information provided on this form is, to the best of its knowledge and belief, accurate and complete. The Account Holder hereby agrees to provide Luminor Bank upon request with any information or documentation which is necessary or desirable for Luminor Bank to comply with any obligation Luminor Bank may have in connection with U.S. FATCA, and the CRS.

The Account Holder undertakes to notify Luminor Bank immediately of any change to the above information. Provided information on this form may be used for reporting purposes according to local law, and to the extent necessary or desirable for Luminor Bank to comply with the above obligations, the Account Holder hereby consents to Luminor Bank disclosing information contained in this self-certification to third parties, including relevant tax authorities. The Account Holder agrees that he/she will submit a new form within 30 days if any certification on this form becomes incorrect or no longer apply.

The Account holder acknowledges that the implementation of this service involves personal data processing by Luminor and the processors involved in providing the requested service(s).

When signing this document, the Account holder acknowledges being informed about the general terms and conditions of personal data processing provided in Luminor's Privacy Policy and Luminor's Data Retention Policy which can be found at: <https://www.luminor.lt/en/privacy-policy> and of the purposes and legal basis of the processing as well as any processors, recipients of personal data and the exercise of data subject rights as well as relevant terms and definitions. Luminor's Data Retention Policy will specify the period for which the customer's personal data will be stored.

The controller of personal data processed under this document is Luminor Bank AS, registry code 11315936, address Liivalaia 45, 10145 Tallinn, Estonia, represented by Luminor Bank AS Lithuanian branch, company code 304870069, address: Konstitucijos ave.21A, 03601 Vilnius, Lithuania.

Upon request, Luminor's Data Protection Officer (e-mail: [dataprotectionLT@luminorgroup.com](mailto:dataprotectionLT@luminorgroup.com)) will provide additional information about the processing of personal data under this document and assist you with the exercise of your rights.

Date (DD/MM/YYYY)	Name in print	Signature of authorised signatory for the Account
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## Instructions and definitions

Based on the OECD Common Reporting Standard (CRS), U.S. FATCA, and national legislation, Lithuanian financial institutions are required to collect and report certain information about an account holder's tax residency to the local competent authority in order to counter tax evasion in different countries.

If your tax residency is outside Lithuania, Luminor Bank is legally obliged to pass on the information in this form to the Lithuanian Tax Authority and report information about financial accounts held by you as a customer on an annual basis.

### **Please note:**

- 1) You should only fill in this form if you are an Individual account holder or a sole trader.
- 2) For joint or multiple account holders, use a separate form for each individual person.
- 3) Where you need to self-certify on behalf of an entity account holder do not use this form. Instead, please fill in the form 'Entity self-certification'. Similarly, if you are a controlling person of an entity, please fill in your details in the form 'Entity self-certification' that the named entity prepares.

**NB!** If an Account Holder is born in U.S. but is not considered a U.S. citizen or a U.S. tax resident, please attach to the Self-Certification a copy of the Account Holder's Certificate of Loss of Nationality of the United States or in the absence of the Certificate of Loss of Nationality of the United States, add reasonable explanation to the section ADDITIONAL INFORMATION below:

- why an Account Holder does not have such a certificate despite relinquishing U.S. citizenship; or
- why an Account Holder born in U.S. did not obtain U.S. citizenship at birth.

**Luminor Bank is not allowed to provide tax advice nor determine your tax residency. If you have any questions on how to determine your tax residency status, please contact your tax advisor or the local tax authorities.**

### **Information regarding the processing of personal data**

Information regarding the processing of personal data is available at <https://www.luminor.lt/en/data-retention-policy>.

### **Account Holder**

The "Account Holder" is the person listed or identified as the holder of a Financial Account, or other agreement with respect to a financial product, by the Financial Institution that maintains the account or such agreement of a financial product.

### **CRS (Common Reporting Standard)**

CRS is the Common Reporting Standard issued by the OECD, under which countries that have concluded Competent Authority Agreements (i.e. an agreement which affects the local tax administration) must exchange financial account information between jurisdictions.

### **FATCA (Foreign Account Tax Compliance Act)**

FATCA is an abbreviation of Foreign Account Tax Compliance Act. This United States tax legislation is aimed at identifying U.S. Persons that hold account(s) or financial assets outside of the United States.

### **Financial Account**

A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts (e.g. checking or savings account); Custodial Accounts (e.g. an account where you hold financial assets); Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

### **Reportable Jurisdiction**

A Reportable Jurisdiction is a country that has signed an agreement under FATCA or CRS to exchange financial information.

### **Reportable Person**

The CRS (Common Reporting Standard) defines the Account Holder as a "Reportable Person". A Reportable Person is further defined as an individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction.

### **Taxpayer Identification Number (TIN)**

The term Taxpayer Identification Number (TIN) or a functional equivalent in the absence of a TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual and is used to identify the individual for the purposes of administering the tax laws of such jurisdiction. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification. Examples of a TIN include a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

#### Examples of TIN issued to Individuals

**LT, LV, EE:** Personal Code    **NO:** National identity number or D-number    **FI:** Social Security number

**UK:** UTR or NINO number    **DK:** CPR-number    **SE:** Personal Identity Number    **RU:** INN number

Further details on jurisdiction specific TIN formats can be found at: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>.

### **Tax residency**

Lithuanian resident shall mean:

- 1) any natural person whose permanent place of residence is in Lithuania during the tax period, or
- 2) any natural person whose place of personal, social or economic interests is in Lithuania rather than in a foreign country during the tax period, or
- 3) any natural person who is present in Lithuania for a period or periods in the aggregate of 183 days or more during the tax period, or
- 4) any natural person who is present in Lithuania for a period or periods in the aggregate of 280 days or more during successive tax periods

and who stayed in Lithuania for a period or periods in the aggregate of 90 days or more in any of such tax periods, or

- 5) any natural person who is a citizen of the Republic of Lithuania but does not meet the above-mentioned criteria, and who receives remuneration under an employment contract or a contract in its essence corresponding to an employment contract or whose costs of living in another country are covered from the state budget or municipal budgets of Lithuania.

There are some exceptions; a natural person, even though he complies with the above-mentioned provisions, shall not be deemed to be a resident of Lithuania if he is:

- 1) a diplomatic agent of a foreign state, member of the administrative and technical staff or service staff of the diplomatic mission, consular post or international organisation, who is not a citizen of the Republic of Lithuania (except for stateless persons whose permanent place of residence or place of personal, social or economic interests is in Lithuania during the tax period), or

2) not a citizen of the Republic of Lithuania who receives only such income which is incidental to employment relations or relations in their essence corresponding to employment relations for performing work in Lithuania from a foreign country, its political or territorial administrative unit or its local authorities, or  
3) not a citizen of the Republic of Lithuania who only carries on individual activities in Lithuania from a fixed base, which is the sole purpose of his arrival in Lithuania.

When is an individual tax resident in another country?

In general, the tax residence is the same as the permanent residence or whereabouts. However, each country has its own set of rules for determining tax residence. For more information about tax residency rules in a certain jurisdiction, please visit the OECD Automatic Exchange Portal at: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>.

**If you have any questions about how to determine your tax residency status you should consult a tax advisor or your local tax authority.**

**U.S. Tax residency**

You are generally considered to have U.S. Tax Residency if you are resident in the United States; are a U.S. Citizen (including individuals with dual citizenships); if you are a holder of a valid "U.S. Resident permit"; or have a valid work permit ("Green Card"). NB! If born in the U.S., you are generally regarded as a U.S. Tax Resident.

More information regarding Tax Residency in the U.S. can be found at: [www.irs.gov](http://www.irs.gov).

**ADDITIONAL INFORMATION**

Please provide any other information previously not given regarding to your tax residence.