

Introduction

The International Standards for Automatic Exchange of Information in Tax Matters (AEOI) are based on the Common Reporting Standard (CRS) and the Crypto-Asset Reporting Framework (CARF), and are internationally agreed standards developed by the Organisation of Economic Co-operation and Development (OECD) to drive global tax transparency to combat tax evasion and avoidance. AEOI refers to the regular exchange of tax relevant information between jurisdictions, the purpose of which is to deter and detect tax evasion including avoidance by taxpayers through the use of offshore bank accounts, and to address the rapid development and growth of the Crypto-Asset market.

Standard Chartered PLC and its subsidiaries and affiliates (Standard Chartered) must comply with the relevant requirements in all countries or jurisdictions in which Standard Chartered operates and AEOI requirements are in effect.

In order to comply with the relevant requirements to enable AEOI, Standard Chartered must collect certain information and/or documentation from clients to establish their tax residence and (if applicable) classification status. In certain circumstances, Standard Chartered may be required to report this information to relevant tax authorities or regulators. This information then may be exchanged or reported to relevant authorities in other countries or jurisdictions, in accordance with applicable law.

This is a Self-Certification that Standard Chartered is requesting you to complete to establish your tax residence and (if applicable) classification status. In certain circumstances, for example, where required by regulations/guidance implemented under Intergovernmental Agreements (IGAs) between relevant countries or jurisdictions and the United States (U.S.), this Self-Certification also may be used to document your tax status under the U.S. Foreign Account Tax Compliance Act (FATCA) provisions. FATCA came into effect on 1 July 2014 and seeks to prevent tax evasion by U.S. Persons through the use of accounts held outside the U.S.

This Self-Certification including the 'Definition', are not a substitute for understanding AEOI under CRS and CARF, or FATCA. The Bank does not, and cannot, provide tax or legal advice. If you have any questions about this Self-Certification, AEOI under CRS and CARF, or FATCA, please consult your tax, legal, or other professional advisor.

Please complete this Self-Certification if you are an individual (including a sole proprietor) Account Holder or Crypto-Asset User. An "Account Holder" may include an individual who is a settlor or beneficiary of a trust administered by a professional corporate trustee or a trust company. For further information, refer to the definition of "Account Holder" and "Crypto-Asset User" on page 6.

For joint or multiple Account Holders or Crypto-Asset Users, use a separate Form for each Account Holder or Crypto-Asset User. If you are providing a Self-Certification for an entity account holder or entity Crypto-Asset User or are a Controlling Person of an entity account holder or entity Crypto-Asset User, do not use this Self-Certification. Instead, fill in the 'CRS and CARF Self-Certification – Entity'.

If you are a U.S. Person, you must complete and provide a Form W-9 issued by the U.S. Internal Revenue Service, in addition to this Self-Certification.

Self-Certification – Individual

Please complete Parts 1 to 4 in BLOCK LETTERS.

You may refer to “**Instructions**” and ‘**Definitions**’ for assistance with the completion of this Self-Certification on page 6.

Please note that all fields are mandatory, unless mentioned with an asterisk (*).

Part 1	Identification of Individual	
A) Name of the Individual		B) Date of Birth
Title:		DD-MM-YYYY:
Surname(s):		C) Place of Birth
First or Given Name:		Town or City of Birth:
Middle Name(s):		Country/Jurisdiction of Birth:
D) Current Residence Address		E) Mailing Address (complete only if different from Section D)
Address Line 1:		Address Line 1:
Address Line 2:		Address Line 2:
City/Town:		City/Town:
Province/State/County:		Province/State/County:
Postal Code/ZIP Code:		Postal Code/ZIP Code:
Country/Jurisdiction:		Country/Jurisdiction:
F) Gender*		G) Country(ies) or Jurisdiction(s) of Citizenship*
<input type="checkbox"/> Male		
<input type="checkbox"/> Female		H) Identification Number*
<input type="checkbox"/> Others		
<p><i>*Complete sections F, G, and H only if the Individual maintains a Financial Account and/or enters into Relevant Transactions in India.</i></p> <p><i>* Section G: In the case of multiple countries or jurisdictions of citizenship, all citizenships must be listed.</i></p>		

Self-Certification – Individual

Part 2 Tax Residence Information

Please complete the following table indicating (i) the country/jurisdiction where the Individual is resident for tax purposes and (ii) the Individual's Taxpayer Identification Number or functional equivalent (hereafter referred to as TIN) for each country/jurisdiction indicated. If the Individual is a resident for tax purposes in more than three countries/jurisdictions, please use a separate sheet. All countries/jurisdictions of tax residence must be included.

If no TIN or functional equivalent is provided, please indicate Reason **A**, **B** or **C** as appropriate:

- **Reason A:** Country/Jurisdiction does not issue TINs to its residents.
- **Reason B:** Country/Jurisdiction issues TINs, but the Individual is unable or not required to obtain a TIN (please explain why the Individual is unable or not required to obtain a TIN).
- **Reason C:** No TIN is required. Country/Jurisdiction issues TINs but the country/jurisdiction does not require Financial Institutions to collect TINs from its residents.

More details are available in the Instructions to this Self-Certification.

No.	Country or Jurisdiction of Tax Residence	TIN	If no TIN or functional equivalent is provided, indicate Reason A, B or C
1			
2			
3			
If Reason B is selected above, explain why the Individual is unable or not required to obtain a TIN in the corresponding row below			
1			
2			
3			

Self-Certification – Individual

Part 3 Citizenship/Residence by Investment

Citizenship by Investment (CBI) and Residence by Investment (RBI) schemes are being offered by a substantial number of countries/jurisdictions and allow foreign individuals to obtain citizenship or temporary/permanent residence rights based on local investments or against a flat fee.

Please refer to the CBI/RBI countries/jurisdictions listed below (refer to OECD website for further details: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/residence-citizenship-by-investment/>)

Antigua and Barbuda	Dominica	Turks and Caicos Islands
Bahamas	Grenada	United Arab Emirates
Bahrain	Saint Kitts and Nevis	Vanuatu
Barbados	Saint Lucia	Panama
Cyprus	Seychelles	

i. Are all of the Individual's Tax Residence Countries/Jurisdictions listed in Part 2 Tax Residence Information included in the OECD CBI/RBI list above?

☐ No (If 'No' is ticked, proceed to Part 4 Declaration and Signature)

☐ Yes (If 'Yes' is ticked, proceed to complete Questions ii to v (and vi if applicable) below)

ii. Did the Individual obtain residence rights under a CBI/RBI scheme?

☐ Yes

☐ No

iii. Does the Individual hold residence rights in any other country/jurisdiction?

☐ Yes

☐ No

iv. Has the Individual spent more than 90 days in any other country/jurisdiction during the previous year?

☐ Yes

☐ No

v. Has the Individual filed a personal income tax return in any other country/jurisdiction during the previous year?

☐ Yes

☐ No

vi. If 'Yes' is ticked for any of the Questions iii to v above, please include the relevant country/jurisdiction as a Tax Residence Country/Jurisdiction of the Individual in Part 2. Otherwise, state the relevant country/jurisdiction, related Question (iii, iv or v), and explain why it should not be considered a Tax Residence Country/Jurisdiction of the Individual in Part 2:

Country/Jurisdiction	Qn (iii, iv or v)	Reason not to be considered as Tax Residence Country/Jurisdiction

Self-Certification – Individual

Part 4 Declaration and Signature

I understand that the information supplied by me is subject to the terms and conditions governing the account(s) /transaction(s) maintained with Standard Chartered PLC and its subsidiaries and affiliates to which this Self-Certification relates.

I acknowledge that the information contained in this Self-Certification and information regarding the Individual and any Reportable Account(s) and/or Relevant Transaction(s) may be provided to tax authorities or regulators, including those of the country/jurisdiction in which this/these account(s) is/are maintained and/or Relevant Transaction(s) have been effectuated and exchanged with relevant authorities of another country/jurisdiction or countries/jurisdictions in which this Individual may be a tax resident, pursuant to a bilateral or multilateral agreements between governments to exchange tax-relevant information under the relevant AEOI regimes or IGAs under FATCA.

I certify that I am the Individual (or am authorised to sign for the Individual) of all of the account(s)/Relevant Transaction(s) to which this Self-Certification relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to notify the recipient of this Self-Certification within 30 days of any change in circumstances which affects the tax residency status of the Individual or which causes the information contained herein to become incorrect, and to submit a suitably updated Self-Certification and Declaration within 30 days of such change in circumstances and to provide any additional information as may be required by Standard Chartered and/or applicable law.

Sign Here



.....
Signature of Account Holder/Crypto-Asset User (or individual
authorised to sign for the Account Holder/Crypto-Asset User)

.....
Print Full Name

.....
Date (DD-MM-YYYY)

.....
Capacity (you can leave this field blank if you are the Account Holder/Crypto-Asset User)

Note: if you are an Individual authorised to sign on behalf of the Account Holder/Crypto-Asset User, then you must state the capacity in which you are signing the Form. If this Self-Certification is completed by an agent acting under a duly authorised power of attorney, the Form must be accompanied by the power of attorney in proper form specifically authorising the agent to represent the Account Holder/Crypto-Asset User in making, executing, and presenting the Self-Certification.

Please note that in providing this Self-Certification, a statement that is false, misleading, or incorrect may be regarded as an offence and, therefore may be subject to penalties under relevant law or regulation.

Self-Certification – Individual

Instructions

The general instructions below are intended to assist you with the completion of this Self-Certification. This should be read with the **Definitions**, as well as the relevant CRS, CARF, FATCA and IGAs rules and regulations, and related documents. Should you have any questions, please contact your tax, legal, and/or other professional advisor.

Part 1 Identification of Individual

- A) Name of the Individual:** Enter the full name of the individual identified as the Account Holder/Crypto-Asset User. This is a mandatory field.
- B) Date of Birth:** Enter the Individual's date of birth. Use the following format to input the Individual's information DD-MM-YYYY. This is a mandatory field.
- C) Place of Birth:** Enter the Individual's place of birth by including the town, city, and country or jurisdiction of birth, where applicable. This is a mandatory field.
- D) Current Residence Address:** Enter the Individual's current residence address. This is a mandatory field.
- E) Mailing Address:** Enter the Individual's mailing address only if it is different from the Current Residence Address.
- F) Gender*:** Check the relevant box indicating the Individual's gender.
- G) Country(ies)/Jurisdiction(s) of Citizenship*:** Enter the Individual's country(ies) or jurisdiction(s) of citizenship.
- H) Identification Number*:** Enter the Individual's identification number.

*Complete fields F, G, and H only if the Individual maintains a Financial Account and/or enters into Relevant Transactions in India.

#Please refer to the **Definitions** provided in this Self-Certification for an explanation of an Account Holder and Crypto-Asset User.

Part 2 Tax Residence Information

Please complete the table indicating (i) the country(ies)/jurisdiction(s) where the Individual is/are Resident for tax purposes and (ii) the Individual's TIN for each country/jurisdiction indicated. Please refer to the Definitions provided in this Self-Certification for an explanation on "Resident for tax purposes".

The requirement to pay tax in a particular country/jurisdiction does not necessarily signify tax residence in that country/jurisdiction; it is possible to have to pay tax in a country/jurisdiction in which one is not tax resident, and not to have to pay tax in a country in which one is tax resident. Whether a person is tax resident in a particular country/jurisdiction depends on whether that person meets the definition of a tax resident under the tax laws of that country/jurisdiction.

For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at <https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-residency.html>

If a TIN is unavailable, please indicate only one of the following reasons:

- Reason (A): Country/Jurisdiction does not issue TINs.
- Reason (B): Country/Jurisdiction issues TINs and requires Financial Institutions to collect TINs, but the Individual is unable or not required to obtain a TIN. Please provide an explanation as to why the Individual is unable or not required to obtain a TIN in the table.
- Reason (C): No TIN is required. Country/Jurisdiction issues TINs but the country/jurisdiction does not require Financial Institutions to collect TINs from its residents.

This is a mandatory field.

Part 3 Citizenship/Residence by Investment

Citizenship/Residence by Investment declaration of Individual: If all of the Individual's Tax Residence Countries/ Jurisdictions provided in Part 2 are included in the OECD list of CBI/RBI countries/jurisdictions in Part 3, please tick "Yes" to Question i and complete each of the remaining Questions ii to v (and vi if applicable). Otherwise, please tick "No" to Question i and proceed to Part 4.

If "Yes" is ticked for any of the Questions iii to v, please include the relevant country/jurisdiction as a Tax Residence Country/Jurisdiction of the Individual in Part 2. Otherwise, please complete Question vi by providing the relevant

country/jurisdiction, related Question (iii, iv or v), and the reason that it should not be considered a Tax Residence Country/Jurisdiction of the Individual in Part 2.

Part 4 Declaration and Signature

Declaration and Signature: The Self-Certification must be signed and dated by the Individual who is the Account Holder/Crypto-Asset User. If the Self-Certification Form is completed by an Individual authorised to sign for the Account Holder/Crypto-Asset User, please indicate the capacity in which the Individual is signing the Self-Certification. This is a mandatory field.

Capacity: An authorised representative must state the capacity in which he/she is signing on behalf of the Account Holder/Crypto-Asset User. If this Self-Certification is completed by an agent acting under a duly authorised power of attorney, the Self-Certification must be accompanied by the power of attorney in proper form specifically authorising the agent to represent the Account Holder/Crypto-Asset User in making, executing, and presenting the Self-Certification.

Definitions

The following is a non-exhaustive list of selected terms that is intended as a guide to assist you in completing this Self-Certification. Should you have any questions, please contact your tax, legal, and/or other professional advisor.

- Account Holder:** The term 'Account Holder' means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, 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. In these circumstances that other person is 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.

Subject to applicable regulations and guidance, an Account Holder may include an individual who is a settlor, beneficiary, protector, or other person holding an equity or debt interest of a trust administered by a professional corporate trustee or a trust company, i.e., a trustee that, as its primary business, invests, administers, or manages the assets for trusts (or other customers). An 'equity interest' may be considered to be held in the case of a trust that is a Financial Institution, by any person treated as a settlor or beneficiary of all or a portion of the trust, or any other natural person exercising ultimate effective control over the trust.

- Central Bank Digital Currency:** Any digital Fiat Currency issued by a Central Bank or monetary authority.
- Crypto-Asset:** A digital representation of value that relies on a cryptographically secured distributed ledger or a similar technology to validate and secure transactions (irrespective of whether the transaction is actually recorded on that ledger or technology).
- Crypto-Asset User:** An Individual that is a customer of Standard Chartered for the purposes of carrying out Relevant Transactions. An Individual, other than a Reporting Crypto-Asset Service Provider, acting as a Crypto-Asset User for the benefit or account of another Individual or Entity as agent, custodian, nominee, signatory, investment advisor or intermediary, is not treated as a Crypto-Asset User. Instead, such other Individual or Entity is treated as a Crypto-Asset User.
- Exchange Transaction:** Any:
 - Exchange between Relevant Crypto-Assets and Fiat Currencies; and
 - Exchange between one or more forms of Relevant Crypto-Assets.

This includes the movement of a Relevant Crypto-Asset from one wallet address to another, in consideration of another Relevant Crypto-Asset or Fiat Currency.

- **Fiat Currency:** The official currency of a jurisdiction, issued by a jurisdiction or by a jurisdiction's designated Central Bank or monetary authority, as represented by physical banknotes or coins or by money in different digital forms, including bank reserves and Central Bank Digital Currencies.
- **Financial Account:** A Financial Account is an account maintained by a Financial Institution and is either a depository account, a custodial account, an equity and debt interest in certain investment entities, a cash value insurance contract, or an annuity contract.
- **Participating Jurisdiction:**
A jurisdiction –
(i) with which an agreement is in place pursuant to which it will provide the specified information under CRS and/or CARF as required on the automatic exchange of financial account information, and
(ii) which is identified in a list published by the OECD.
For more information on jurisdictions participating in the CRS, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at:
<https://www.oecd.org/en/topics/sub-issues/international-standards-on-tax-transparency/tax-transparency-resource-centre.html#crs>
- **Relevant Crypto-Asset:** Any Crypto-Asset that is not a Central Bank Digital Currency or an electronic money product, or that cannot be used for payment or investment purposes.
- **Relevant Transaction:** Any Exchange Transaction or Transfer of Relevant Crypto-Assets
- **Reportable Account:** A Reportable Account is a Financial Account that is maintained by a Reporting Financial Institution and that, pursuant to due diligence procedures consistent with CRS, FATCA and any applicable IGA, has been identified as an account that is held by one or more persons that are U.S. Persons or Reportable Persons with respect to another Jurisdiction or by a Passive NFE with one or more Controlling Persons that are U.S. Persons or Reportable Persons with respect to another Jurisdiction.
- **Reportable Jurisdiction:** A Reportable Jurisdiction is a Participating Jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.
- **Reportable Person:** A Reportable Person is an Individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. A Reportable Person may include a beneficiary of a trust if such Reportable Person has the right to receive directly or indirectly (for example, through a nominee), a mandatory distribution or may receive, directly or indirectly, a discretionary distribution from a trust that is a Financial Institution.
- **Reporting Crypto-Asset Service Provider:** An Individual that, as a business, provides a service effectuating Exchange Transactions for or on behalf of customers, including acting as a counterparty, or as an intermediary, to such Exchange Transactions, or by making available a trading platform.
- **Resident for tax purposes:** Each country/jurisdiction has its own rules for defining tax residence, and certain countries/jurisdictions have provided information on how to determine whether an individual is tax resident in the country/jurisdiction on the OECD automatic exchange of information portal. For additional information on tax residence, please talk to your legal, tax, or other professional advisor or refer to the OECD automatic exchange of information portal on tax residency:
<https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-residency.html>
- **Specified Electronic Money Product:** The term "Specified Electronic Money Product" means any Crypto-Asset that is:
(i) a digital representation of a single Fiat Currency;
(ii) issued on receipt of funds for the purpose of making payment transactions;
(iii) represented by a claim on the issuer denominated in the same Fiat Currency;
(iv) accepted in payment by a natural or legal person other than the issuer; and
(v) by virtue of regulatory requirements to which the issuer is subject, redeemable at any time and at par value for the same Fiat Currency upon request of the holder of the product.
The term "Specified Electronic Money Product" does not include a product created for the sole purpose of facilitating the transfer of funds from a customer to another person pursuant to instructions of the customer. A

product is not created for the sole purpose of facilitating the transfer of funds if, in the ordinary course of business of the transferring Entity, either the funds connected with such product are held longer than 60 days after receipt of instructions to facilitate the transfer, or, if no instructions are received, the funds connected with such product are held longer than 60 days after receipt of the funds.

- **Taxpayer Identification Number (TIN):** TIN 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. Further details of acceptable TINs can be found at: <https://www.oecd.org/en/networks/global-forum-tax-transparency/resources/aeoi-implementation-portal/tax-identification-numbers.html>. 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.
- **Transfer of Relevant Crypto-Assets:** The term "Transfer" means a transaction that moves a Relevant Crypto-Asset from or to the Crypto-Asset address or account of one Crypto-Asset User, other than one maintained by the Reporting Crypto-Asset Service Provider on behalf of the same Crypto-Asset User, where, based on the knowledge available to the Reporting Crypto-Asset Service Provider at the time of transaction, the Reporting Crypto-Asset Service Provider cannot determine that the transaction is an Exchange Transaction.
- **U.S. Person:** A U.S. Person is defined in Section 7701(a)(30) of the U.S. Internal Revenue Code and includes an individual who is a citizen or resident of the U.S.