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Self Certification according to the intergovernmental Standard for Automatic Exchange of Financial Account Information (AEOI) and FATCA [Individuals]

Name, address and date of birth of the customer
 (respectively (custodial) account holder or settlor)

Customer number, custodial account number(s) or
 account/accounts^{*)}

^{*)} In case of joint accounts or joint security deposits each account holder has to fill a separate questionnaire.

In accordance with the Exchange of Financial Account Information Act ('Finanzkonten-Informationsaustauschgesetz') and the FATCA-USA-Ordinance we collect and process data via this form. If necessary we will annually report data to the Federal Central Tax Office in Germany (BZSt). The BZSt will then forward the information to the competent foreign tax authorities. The following data and information are reportable: customer data, taxpayer identification number as well as account and custodial account numbers, account balances and investment income credited incl. redemption payments and sales proceeds.

If you do not provide us with a self certification we are legally obliged to report your accounts for purposes of FATCA as 'not documented' accounts to the Federal Central Tax Office in Germany. As this may have tax consequences we recommend to consult your tax advisor(s) in case of any doubt. This self certification supersedes any prior self certifications for the above mentioned person concerning AEOI or FATCA.

Please read the following questions carefully and tick as appropriate to the best of your knowledge. For explanations see page 2.

I am a tax resident in **other countries** than Germany (for explanations see no. 3). Yes No

I am a citizen of the United States of America (also relevant in the event of a dual citizenship). Yes No

I am a tax resident of the United States of America for other reasons (for explanations see no. 4). Yes No

If you have answered 'Yes' to at least one of the above mentioned questions, please indicate the country/countries in which you are tax resident as well as the corresponding taxpayer identification number(s) if relevant in the respective country (TIN, see explanatory note 5):

Country: _____ Taxpayer identification number (TIN): _____

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If you hold a custodial account and you are tax resident in the United States of America, please also complete IRS form W-9 (<http://www.irs.gov/pub/irs-pdf/fw9.pdf>) and attach the signed original to this self certification.

I hereby confirm that the information above is correct and complete. In the event of any changes with regard to the information provided above I will notify Sparkasse thereof within the end of the operative calendar year or within 90 days after the event of any changes, whichever is the later date. I have already been informed about the possible notification of data to the Federal Central Tax Office in Germany as well as competent foreign tax authorities.

A violation of your obligation to notify can lead to a fine of up to ten thousand Euros in accordance with § 28 Abs. 1a of the Exchange of Financial Account Information Act ('Finanzkonten-Informationsaustauschgesetz').

Signature of the customer resp. account holder/custodial account holder or settlor. In case of accounts/custodial accounts used by minors: Signature(s) of the legal representative(s).

Place, date

For internal use only

Received by (user, Hz, date)

Plausibility check (user, Hz, date)

Recorded by (user, Hz, date)

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Notes on the Self Certification according to the intergovernmental Standard for Automatic Exchange of Financial Account Information (AEOI) and FATCA [Individuals]:

1. **AEOI:** Automatic Exchange of Information; automatic exchange of tax information between participating jurisdictions governed by multi- or bilateral agreements based on an OECD standard. The exchange of information means the systematic exchange of predefined information concerning a person resident in another jurisdiction with reporting obligations to the relevant jurisdiction of residence without prior requests, at pre-established regular intervals.
2. **FATCA:** Foreign Account Tax Compliance Act; U.S. law designed to combat and prevent tax evasion by U.S. tax payers using offshore accounts.
3. **Tax residency:** As a principle an individual will only be resident in one country or territory. However, it is possible for an individual to be regarded as tax resident in more than one country or territory. The determination of the tax residency status of an individual depends on local legislation in the relevant countries or territories. The question whether an individual is subject to unlimited tax liability in a country or territory depends on different criteria. As a U.S. citizen, you are automatically liable to tax in the United States of America. This also includes cases where an individual is considered to be tax resident in a jurisdiction due to local tax rules (e.g. diplomats or other civil service staff). Double taxation agreements provide rules to cover cases of a dual tax residency by giving priority to only one jurisdiction. In principle an individual is tax resident in one country or territory if based on local tax law (as well as double tax treaties) the individual pays or should pay taxes on the basis of its domicile, residency or similar criteria – and not only based on withholding tax provisions. If applicable, double tax treaties provide so-called 'tiebreaker rules' for individuals with a dual residency in order to determine the country or territory of tax residency.
4. **U.S. tax residency:** Special rules apply with regard to the U.S. tax residency. You will be considered a resident in the United States of America for tax purposes if, for instance, one of the following facts apply (no exhaustive list):
 - You are in possession of a U.S. immigration visa ('Green Card').
 - You were resp. will be present in the United States of America on at least 31 days during the current year. At the same time you were present in the United States of America for 183 days or more during the last three years counting all the days you were present in the current year, and 1/3 of the days you were present in the first preceding year, and 1/6 of the days you were present in the second preceding year.
 - You are subject to unlimited U.S. tax liability for other reasons (e.g. place of birth in the United States of America).
5. **Taxpayer identification number (TIN):** Please note that not all countries issue a taxpayer identification number. Therefore a TIN is only mandatory if issued. You should carefully check whether or not your country of tax residence will in principle issue taxpayer identification numbers and that you have entered a correct TIN, if necessary. Incorrect information may lead to inquiries by the relevant local tax authorities in your country. In case of individuals the U.S. taxpayer identification number is generally identical with the social security number (SSN).

This information does not constitute tax advice and cannot replace such advice. Please contact your professional tax advisor(s) for help with questions about your tax liability.

Important note on capital gains tax / flat rate withholding tax ('Abgeltungsteuer'):

If you are resident in Germany (based on information provided to us) we will assume that you are a German tax resident ('Steuerinländer') for capital gains tax / flat rate withholding tax ('Abgeltungsteuer') purposes. As a consequence flat rate withholding tax ('Abgeltungsteuer') will be deducted from your investment income.

In case of a relocation of residence from Germany to a foreign country the financial institution may only refrain from flat rate withholding tax ('Abgeltungsteuer') if the change of status can be proved by federal registration evidence (particularly de-registration notice of the German registration office). If the change of status cannot be proved beyond doubt, the financial institution is obliged to continue deducting flat rate withholding tax ('Abgeltungsteuer'). Therefore, please send us an adequate federal registration evidence in addition to your self certification in case of a status change.