

Individual tax residency self- certification form

Section 1: Personal or Organisational details

Complete all fields (Use BLOCK letters)

Full Individual name or organisation name

Date of Birth

Organisation type (not applicable for individual customers)

DD/MM/YYYY

Residential address (PO Box is not acceptable)

State

Postcode

Country



Guide to completing this form

Financial Institutions are obliged by law to collect tax residency information about their customers.

Section 2: Tax Residency Information

Tax Residency and Tax Identification Number (TIN)

Each country has different rules to determine tax residency. For Individuals, these rules are often based on the location of your home residence, the amount of time spend in any given country or where you work. If you are unsure about your tax residency, you should seek professional advice. Refer to Section 4 for the definition of a TIN.

(You can be a tax resident of more than one country.)

Please list any country of tax residence and associated TIN or reason code why no TIN is available. If you are a US citizen or resident, you are required to declare the US as a country of tax residence and provide a US TIN.

Country/ies of Tax Residence	Tax Identification Number (TIN) Please provide either your TIN OR a Reason Code for no TIN for each Country of Tax Residency.	Reason for no TIN (Refer to 'Annexure A' for all countries each option is applicable)
		A. My country of tax residency does not issue TINs
		B. I have not been issued with a TIN by my country of tax residency
		C. My country of tax residency does not require disclosure of a TIN

If Australia is your country of tax residence, you can choose reason code C (My country of tax residency does not require disclosure of a TIN) as this is optional for Australia.

Section 3: Citizenship and Residency Information (Asia customers only)

What are your countries of citizenship? (Countries of which you hold citizenship)

What are your countries of residence? (Countries where you are a resident)

Section 4: Your declaration

Customer Declaration

- I confirm that the above information is true and correct and that I will promptly advise the Bank if the information changes.
- I certify that I am the named person or am authorised to provide this information on their behalf.

Name of Person Signing

Signature

Date

Section 5: Definitions

“Tax Identification Number(s)” If you are a tax resident of another country, you will be asked for your Tax Identification Number (TIN) issued to you in that country, if you have one.

TIN is an international term which may have a different name in some countries.

Links to information about TINs for a range of countries can be found here:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

Examples of TINs include Tax File Number (TFN) in Australia, Social Insurance Number (SIN) in Canada, Unique Taxpayer Reference (UTR) or National Insurance Number (NINO) in United Kingdom, Permanent Account Number (PAN) in India, IRD Number in New Zealand, Social Security Number (SSN) in the United States and Tax Reference Number (TRN) in Malaysia.

Section 6: How to return the documents

Please scan (or take a picture of) and email the completed Individual Tax Residency Self Certification form back to your Relationship Manager or to reasonableness@cba.com.au

Annexure A

To bank with Commonwealth Bank of Australia, you are required to declare your tax residency information

Australian Law requires all financial institutions to collect information about your tax residency to help reduce overseas tax evasion. If you are unsure about your tax residency, you should seek professional advice. (You can be tax resident of more than one country)

Providing your Tax Identification Number (TIN)

If you have told us you have (your organisation has) Tax Residency outside of Australian then you are required to provide either:

- a TIN; or
- a Reason Code for no TIN for each Country of Tax Residency.

Please provide your TIN or Reason Code for no TIN into the respective Tax residency Information table (wherever applicable).

If Australia is your (your organisation's) only country of tax residence, you can choose reason code C (My country of tax residence does not require disclosure of a TIN) as this is optional for Australia.

Reason Code for no TIN

Individuals

- A. My country of tax residency does not issue TINs
- B. I have not been issued with a TIN by my country of tax residency
- C. My country of tax residency does not require disclosure of a TIN

Organisations

- A. The organisation's country of tax residency does not issue TINs
- B. The organisation has not been issued with a TIN by its country of tax residency
- C. The organisation's country of tax residency does not require disclosure of a TIN

Customers

- A. The customer's country of tax residency does not issue TINs
- B. The customer has not been issued with a TIN by its country of tax residency
- C. The customer's country of tax residency does not require disclosure of a TIN

A. 'My country of tax residency does not issue TINs' or 'The organisation's country of tax residency does not issue TINs' or 'The customer's country of tax residency does not issue TINs'

The option is available for the following countries:

- United Arab Emirates
- Bermuda
- Cayman Islands
- Montserrat
- Turks and Caicos Islands

- B. 'I have not been issued with a TIN by my country of tax residency' or 'The organisation has not been issued with a TIN by its country of tax residency or 'The customer has not been issued with a TIN by its country of tax residency'

The option cannot be selected for the following countries:

- | | | |
|-----------------|------------------|-------------------------------|
| ▪ United States | ▪ Curacao | ▪ Russian Federation |
| ▪ China | ▪ Czech Republic | ▪ Saint Vincent |
| ▪ Korea | ▪ Denmark | ▪ Sen Marino |
| ▪ Malaysia | ▪ Georgia | ▪ Saudi Arabia |
| ▪ Brazil | ▪ Greenland | ▪ Seychelles |
| ▪ Germany | ▪ Guernsey | ▪ Slovak Republic |
| ▪ Singapore | ▪ Hungary | ▪ Slovenia |
| ▪ Italy | ▪ Iceland | ▪ Sweden |
| ▪ Japan | ▪ Isle of Man | ▪ Switzerland |
| ▪ France | ▪ Israel | ▪ Turkey |
| ▪ Hong Kong | ▪ Kuwait | ▪ Uruguay |
| ▪ Pakistan | ▪ Latvia | ▪ Estonia |
| ▪ Spain | ▪ Lebanon | ▪ Faroe Islands |
| ▪ Netherlands | ▪ Liechtenstein | ▪ Australia |
| ▪ Ireland | ▪ Lithuania | ▪ United Arab Emirates |
| ▪ South Africa | ▪ Luxembourg | ▪ Bermuda |
| ▪ Albania | ▪ Malta | ▪ Cayman Islands |
| ▪ Andorra | ▪ Mauritius | ▪ Montserrat |
| ▪ Austria | ▪ Nauru | ▪ Turks and Caicos
Islands |
| ▪ Azerbaijan | ▪ Norway | |
| ▪ Belgium | ▪ Poland | |
| ▪ Bulgaria | ▪ Portugal | |
| ▪ Croatia | ▪ Romania | |

- C. 'My country of tax residency does not require disclosure of a TIN' or 'The organisation's country of tax residency does not require disclosure of a TIN' or 'The customer's country of tax residency does not require disclosure of a TIN'

The option is applicable for only Australia and Japan (only when TIN is collected in Japan)

Note: Provision of invalid reason codes may delay the account opening and could lead to application of credit and debt stops on the account and you may not be able to operate your account properly.

Customer Information and Group Privacy Policy

What information we collect

In this clause 'you' includes our customer and any person who holds office in an entity which is a customer. We (Commonwealth Bank of Australia and its subsidiaries referred to as 'the Group') collect information about you (such as your name, address and contact details), and information about your interactions with us, such as transactions on your account. We may also collect publicly available information about you.

Why we collect your information and what we use it for

We collect your information because we are required to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and in order to comply with taxation laws, such as the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936. We also collect it to administer our customer relationships and internal processes including risk management and pricing, to meet our obligations in relation to external payment systems and under our arrangements with government agencies, and to identify and tell you about products and services that may interest you (unless you tell us not to).

If you don't want to receive marketing information you can tell us by calling 13 2221, or speak to your relationship manager.

If you give us your electronic and telephone details, you agree we may use this to communicate with you electronically, by phone or SMS, including providing updates, reminders and (unless you tell us not to) marketing information.

You must give us accurate and complete information; otherwise you may be breaking the law and we may not be able to provide you with the products and services that you require.

If you change your personal details (e.g. address, name or email address) you must tell us straight away.

Who we may exchange your information with

We may exchange your information with other members of the Group who may use your information for any of the purposes we can.

We may also exchange your information with others outside the Group, for example, your representatives, our service providers, other financial institutions (for example, in relation to a mistaken payment claim), enforcement and government authorities, relevant public registers and payment system operators (for example, BPAY Pty Ltd).

Sometimes it may be necessary to send your information overseas- for example, where we outsource functions overseas, send information to Group members overseas, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. See our Group Privacy Policy for more information.

Our Group Privacy Policy

Our Group Privacy Policy is available on our website at commbank.com.au (follow the Privacy Policy link) or upon request from any branch of the Bank and should be read in conjunction with the above. It contains further details about our information collection and handling practices including information about:

- other ways we may collect, use or exchange your information;
- how you may access and seek correction of the information; and
- how to make a complaint about a breach of your privacy rights, and our complaint handling procedures.

We encourage you to check our website regularly for any updates to the Policy.

How to contact us

For privacy-related enquiries, please contact us by:

- email at CustomerRelations@cba.com.au
- telephone 1800 805 605, or
- writing to the address in our Group Privacy Policy.