



**NATIONAL
BANK**

DIRECT BROKERAGE

**CRS-FATCA SELF-CERTIFICATION FOR
ENTITIES INCLUDING CLASSIFICATION GUIDE
AND DOCUMENTATION REQUIREMENTS**

Canadian financial institutions are required to collect, using this form, information relating to the entity's tax residence to open and maintain a financial account. If the tax residence of the entity (or any related party in the case of a passive entity) is in a country other than Canada or if it is considered a United States person (or controlled by one or more related parties considered to be a United States person in the case of a passive entity), we may be required under Parts XVIII and XIX of the Income Tax Act to report information about the entity's financial account(s) to the Canada Revenue Agency (CRA) which may share this information with the government of a foreign country in which the entity is resident for tax purposes, or with the U.S. government if the entity is considered a U.S. person.

This form serves as a guide to establishing the CRS-FATCA classification and tax residence(s) of an entity, it can also be used to collect information on the beneficial owners who own or control the entity.

For this form, an entity includes, among others, a corporation, a partnership, a trust, an association, a fund, a joint venture, an organization, a union, a foundation, and a financial institution. If you are a sole proprietorship, complete Form 31038 (CRS-FATCA Individual Self-Certification Form).

If you need help to determine the entity's tax residency information, please talk to your tax advisor.

Please fill out all sections of this form as applicable to the entity.

Account Number

INFORMATION ON THE ENTITY

Legal name of the entity

Permanent residence address (No. and street, city, province, postal code, and country)

Mailing address (only if different from permanent residence address)

Jurisdiction of incorporation or organization

SECTION 1: COUNTRY OF RESIDENCE FOR TAX PURPOSES

For tax purposes, the country(ies) of residence of the entity is(are):

Select all options that apply

☐ **Canada** 9-digit business number followed by one of the program accounts issued by the CRA: _____
or Trust number (T + 8 numbers): _____

☐ **United States**

Indicate the U.S. Employer Identification
Number (EIN)

EIN: _____

☐ **Other**

If you checked this box, indicate the entity's country(ies) of residence for tax purposes and the entity's tax identification number(s) in the table below:

#	Country of residence for tax purposes	TIN	Reason If you don't provide a TIN, please select a reason from (A, B or C) below
1			
2			
3			

Reason A: The entity will request a TIN or has already requested one but has not yet received it. If it has not been requested yet, the entity has 90 days to apply for it and 15 days after it has received it to provide it.

Reason B: The entity is a resident for tax purposes of a country that does not issue a TIN.

Reason C: The entity has a TIN, but the representative does not have it on hand. The representative will provide it within a 15-day period from the date hereof.

SECTION 2: FATCA STATUS

If you selected "United States" in section 1, please complete section 2.1 for "U.S. Person". If you did not select "United States" in Section 1, please skip to Section 2.2 for "Non-U.S. Person".

2.1 Please select the classification pertaining to the U.S. Person

See Appendix B for a definition of U.S. Person

☐ Specified U.S. Person

☐ Non-specified U.S. Person

Indicate the exemption code

See Appendix A for the list of FATCA exemption codes for the "Non-Specified U.S. Person" group (codes 401 to 413)

Please continue to Section 3 to confirm your status under CRS regulations.

2.2 Please select the classification pertaining to the non-U.S. Person

Is the entity a financial institution?

☐ YES If yes, indicate the:

Status Code – Financial Institution

See Appendix A for the list of exemption codes for the "Non-U.S. Financial Institution" (codes 501 to 507)

Global Intermediary Identification Number (GIIN)
(mandatory, if applicable)

Refer to Appendix A, depending on the status code applicable, for the required documentation to be completed.

Please continue to Section 3 to confirm your status under CRS regulations.

☐ NO Please continue to the next question

Is the entity on the list of exempted entities?

See Appendix B for the definition of an Exempt Entity

☐ YES If yes, indicate the:

Status Code – Exempt Entity (mandatory):

See Appendix A for the list of exemption codes for the "Exempted non-U.S. Person" (codes 601 to 604)

Please continue to Section 3 to confirm your status under CRS regulations.

☐ NO Please continue to the next question

Is the entity an active or passive non-financial entity?

See Appendix B for definitions of "Active Non-Financial Entity" and "Passive Non-Financial Entity"

☐ Active non-financial Entity - Please complete Section 3

☐ Passive non-financial Entity - Please also complete Section 3 and 4

SECTION 3: CRS STATUS

Please confirm the CRS status of the entity

Please refer to Appendix A for the CRS status that corresponds to the FATCA status selected in Section 2

☐ Financial institution - Please continue on to Section 5

See the definition of a "Financial institution" in Appendix B

☐ Active non-financial Entity - Please continue on to Section 5

See the definition of an "Active non-financial entity" in Appendix B

☐ Passive non-financial Entity - Please continue on to Section 4

See the definition of a "Passive non-financial entity" in Appendix B

Is the entity a trust with discretionary or contingent beneficiaries?

See definitions of "trust with discretionary or contingent beneficiaries" in Appendix B

☐ YES

☐ NO

If you answered yes, you are required to report discretionary or contingent beneficiaries as related parties to the trust in the calendar year in which those beneficiaries receive - or are entitled to receive - a direct or indirect, discretionary or mandatory distribution from the trust in accordance with the requirements of the CRA. As a trustee you will be required to submit a new self-certification when making a distribution to a new beneficiary that was not previously disclosed in the previous self-certification.

SECTION 4: RELATED PARTIES(RP) WITH CONTROL OF THE PASSIVE NON-FINANCIAL ENTITY

Identify the related parties or controlling persons of the entity. Indicate their countries of residence for income tax purposes (including Canada) and tax identification numbers (TIN) as applicable, in the table below. If the related party has more than one country of tax residence, repeat the NAME and ADDRESS as many times as necessary. The Canadian Social Insurance Number (SIN) is only required if the related party is a tax resident of a jurisdiction other than Canada or holds U.S. citizenship or is a resident of the United States.

Type of RP to be documented (individuals only)		
Trusts	Entities other than a trust	
All types:	Individuals with control of 25% or more of the entity	If no individual controls 25% or more of the entity, please document at least one person as explained below
1. Protectors (if applicable) 2. Trustees 3. Beneficiaries 4. Settlers	5. All beneficial owners of 25% or more of the entity 6. Partners with 25% or more of the entity	7. individuals who occupy the position of general manager, for example, the chief executive officer or the person who exercises this function.

First, Middle, and Last name of the RP	Address (Street number, Street name, Apartment/suite/unit #, City, Province, Postal Code, Country)	Type of RP (see table above)

First, Middle, and Last name of the RP	Country of residence for tax purposes	Date of birth (YYYY MM DD)	TIN or SIN	Reason (see table below)

N.B.: If a related party holds US citizenship, indicate the United States as their country of residence for tax purposes.

If there are more than 5 related parties with control, please use an additional form where only section 4 may be filled.

Reason for not providing a TIN:

Reason A: I will or I have already requested it, but I have not yet received it. If I have not yet requested one, I have 90 days to apply for it and 15 days after I receive it to provide it to my financial institution.

Reason B: I am a resident for tax purposes of a country that does not issue a TIN.

Reason C: I have it, but not on hand. I will provide it within a 15-day period from the date hereof.

Important notice: if the beneficial owner or person that controls the entity does not provide a foreign TIN upon request in connection with the account that is required to be reported, he or she may be liable to a penalty of \$500 for each such failure where the jurisdiction in which he or she is resident issues and collects TINs. Furthermore, if the beneficial owner or person that controls the entity is a US resident and does not provide the U.S. TIN upon request in connection with a new account that is required to be reported, he or she may be liable to a penalty of \$100 for each such failure.

If the Related Party has one tax residence in a country offering a "Citizenship By Investment (CBI) or 'Residence By Investment (RBI) regimes, additional information will be requested. The countries targeted by this requirement are listed on the website of the Organization for Economic Cooperation and Development (OECD) on: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/residence-citizenship-by-investment/>

SECTION 5: ATTESTATION

I am an authorized signatory of the entity and I certify that the information provided in this CRS-FATCA self-certification form is correct and complete. To the extent that I provide personal information about others, I declare that I have their authorization to do so. The collection, use or communication of personal information is done in accordance with the privacy policy of National Bank of Canada ("the Bank") available at www.bnc.ca. I authorize the Bank to share this information with its subsidiaries and parent companies for the purposes of risk management, profile updating and legal and regulatory compliance. I undertake to notify the Bank of any change in circumstances that may cause the information to be incomplete or inaccurate within 30 days of such change, and to provide an updated self-certification form.

Date (YYYY MM DD)

X

Signature

Authorized representative (block letters)

Date (YYYY MM DD)

X

Signature

Authorized representative (block letters)

Date (YYYY MM DD)

X

Signature

Authorized representative (block letters)

Date (YYYY MM DD)

X

Signature

Authorized representative (block letters)

APPENDIX A – CRS-FATCA STATUS OF ENTITIES

CODE	FATCA STATUS	DESCRIPTION	Corresponding CRS STATUS	FOR INTERNAL USE ONLY REQUIRED DOCUMENTATION
300	Specified U.S. Person (entity)	Means an entity that is a U.S. Person (see Appendix B for definition) and is not described under codes 401 to 413 below.	Based on the answers provided in Section 1, the articles of association may vary as follows: - Financial Institution - Active non-financial entity - Passive non-financial entity	Signed form (F.15609 or F.27277 or F.29666)
Non-Specified U.S. Person (entity)				
401	A - Any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code		Financial Institution	Signed form required (F.15609 or F.27277 or F.29666) or dated documentary proof of exemption: The documents used to check the existence of the entity, in accordance with the Proceeds of Crime (Money Laundering) and Terrorist Financing Act can be used to support the CRS-FATCA classification of entities with codes 402, 403, 404, 405, 406, 410 and 411 (see <i>Checking of existence and required documentation on Legal forms (sharepoint.com)</i>)
402	B - The United States or any of its agencies or instrumentalities		Non-reportable active non-financial entity	
403	C - Any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities		Non-reportable active non-financial entity	
404	D - A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)		Non-reportable active non-financial entity	
405	E - Any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (1)		Non-reportable active non-financial entity	
406	F - A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state		Financial Institution	
407	G - Any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code		Active non-financial entity	
408	H - Any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940		Financial Institution	
409	I - Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code		Financial Institution	
410	J - Any bank as defined in section 581 of the U.S. Internal Revenue Code		Financial Institution	
411	K - A broker as defined in section 6045(c) of the U.S. Internal Revenue Code		Financial Institution	
412	L - Any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code		Financial Institution	
413	M - Any tax-exempt trust under a plan that is described in section 403(b) or section 457(b) of the U.S. Internal Revenue Code		Financial Institution	

CODE	FATCA STATUS	DESCRIPTION	Corresponding CRS STATUS	FOR INTERNAL USE ONLY REQUIRED DOCUMENTATION
Participating Non-U.S. Financial Institution				
501.01	Canadian Financial Institution or of another FATCA partner jurisdiction (reporting FFI) Reporting Model 1 FFI	Means any financial institution located in Canada, excluding branches located outside Canada, as well as any branch located in Canada of a financial institution located outside Canada. A FATCA partner jurisdiction is a country that has signed an intergovernmental agreement (IGA) with the United States. The following link provides a list of partner jurisdictions: http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA-Archive.aspx	Financial Institution	For CDC clients please refer to https://wiki.bnc.ca/display/CDC/CRS Signed form (F.15609 or F.27227 or F.29666)
501.02	Canadian Financial Institution or of another FATCA partner jurisdiction (reporting FFI) Reporting Model 2 FFI	Reporting institutions are FIs that have obtained a GIIN and are located in a FATCA partner jurisdiction under Model 2 (for further information see above link).	Financial Institution	
502	Canadian Financial Institution or of another FATCA partner jurisdiction (non-reporting FFI) <i>Nonreporting IGA FFI (including an FFI treated as a registered deemed-compliant FFI under an applicable Model 2 IGA)</i>		Financial Institution	
503	Registered Deemed-Compliant Non-U.S. Financial Institution (registered FFI) (<i>other than a reporting Model 1 FFI or sponsored FFI or non-reporting IGA FFI that has not obtained a GIIN</i>).	Means any non-U.S. financial institution that meets certain specific requirements under CRS-FATCA and that is registered as such with the Internal Revenue Service.	Financial Institution	Signed form (F.15609 or F.27277 or F.29666) (A GIIN is not required unless in the case of a sponsoring entity)
504.01	<i>Sponsored FFI</i>	Means any non-U.S. financial institution that meets certain specific requirements under FATCA and that is not registered at the Internal Revenue Service. There are several "sponsored", "certified" or other categories for this status. A comprehensive list of all the categories for this status group is provided in the next column.	Financial Institution	
504.02	Certified deemed-compliant nonregistering local bank		Financial Institution	
504.03	Certified deemed-compliant FFI with only low-value accounts		Financial Institution	
504.04	<i>Certified deemed-compliant sponsored, closely held investment vehicle</i>		Financial Institution	
504.05	<i>Certified deemed-compliant limited life debt investment entity</i>		Financial Institution	
504.06	<i>Certain investment entities that do not maintain financial accounts</i>		Financial Institution	
504.07	<i>Restricted distributor</i>		Financial Institution	
504.08	<i>Owner-documented FFI</i>		Financial Institution	
504.09	<i>Excepted inter-affiliate FFI</i>		Financial Institution	
505	<i>Participating Non-U.S. Financial Institution</i>	Means a non-Canadian financial institution not established in a FATCA partner jurisdiction that is considered a participating financial institution since it has signed an agreement directly with the Internal Revenue Service to comply with FATCA provisions.	Financial Institution	A GIIN number Signed form (F.15609 or F.27277 or F. 29666)
506	<i>NonParticipating Non-U.S. Financial Institution</i>	Means a non-Canadian financial institution not established in a FATCA partner jurisdiction and that has not signed an agreement directly with the Internal Revenue Service in order to comply with FATCA provisions.	Financial Institution	Signed form (F.15609 or F.27277 or F. 29666) (A GIIN is not required or available)
507	<i>Retirement plan or fund</i>	Means any plan or arrangement administered with the aim of making pension payments or generating income to be used for making such payments.	Financial Institution	Signed form (F.15609 or F.27277 or F.29666)
Non-U.S. Exempt Entity				
601	Non-financial entity whose stock is traded on the securities market, or affiliate of such an entity (non-U.S.)	Means any entity, the stock of which is regularly traded on an established securities market, or any related entity thereof.	Active non-financial entity	Signed form (F.15609 or F.27277 or F.29666). For CDC clients, please refer to the page: https://wiki.bnc.ca/display/CDC/CRS

CODE	FATCA STATUS	DESCRIPTION	Corresponding CRS STATUS	FOR INTERNAL USE ONLY REQUIRED DOCUMENTATION
602	Non-profit organization exempt from income taxes (non-U.S.)	Means any entity that has been organized and is operated exclusively for religious, charitable, scientific, artistic, cultural, sports or educational purposes, a professional organization, a business league, a chamber of commerce, a labour, agricultural or horticultural organization, a civic action league or an organization whose purpose is the promotion of social welfare. The entity must be exempt from income tax in the jurisdiction in which it is located and must not have shareholders, members with ownership rights or beneficiaries of its income or assets.	Active non-financial entity	
603	Government, province, state, county, municipality or public body (non-U.S.)	Means a government (other than the U.S. government), a political subdivision of such a government (that includes a state, province, county or municipality) or a public body carrying out the functions of such a government or subdivision; the government of a U.S. territory; an international organization; a non-U.S. central bank of issue; or an entity wholly owned by one or more of the above organizations.	Active non-financial entity	
604.01	International organization	Means any entity or organization that meets certain specific conditions to be treated as an exempt beneficial owner for FATCA purposes, such as an international organization, an entity held by beneficial owners exempt from U.S. tax, a financial institution incorporated on U.S. territory, a non-financial entity starting-up, in liquidation or bankruptcy, an organization exempt from U.S. tax, etc. This exempt status only applies in very few cases.	Active non-financial entity	
604.02	Entity wholly owned by exempt beneficial owners		Active non-financial entity	
604.03	Financial institution incorporated or created under U.S. legislation		Financial institution	
604.04	Non-financial group entity		Active non-financial entity	
604.05	Excluded start-up non-financial entity		Active non-financial entity	
604.06	Excluded non-financial entity in liquidation or bankruptcy		Active non-financial entity	
604.07	501(c) Organization		Active non-financial entity	
604.08	Excluded non-financial entity incorporated or created under U.S. legislation		Passive non-financial entity	
604.09	Direct-reporting foreign non-financial entity		Passive non-financial entity	
604.10	Sponsored direct-reporting foreign non-financial entity		Passive non-financial entity	
700	Active Non-Financial Entity (Non-U.S.)	Means a non-U.S. non-financial entity for which less than 50% of its gross income for the preceding calendar year is Passive Income and for which less than 50% of its assets held at any time during the preceding calendar year are assets that produce or are held to generate Passive Income.	Active non-financial entity	Signed form (F.15609 or F.27277 or F.29666)

Passive Non-Financial Entity

800	Passive Non-Financial Entity (Non-U.S.)	Refers to an entity that IS NOT a: <ul style="list-style-type: none"> - U.S. Person - Financial institution - Exempt Entity - Active Non-Financial Entity. 	Passive non-financial entity	Signed form (F.15609 or F.27277 or F.29666)
-----	---	--	------------------------------	---

APPENDIX B – DEFINITIONS

This appendix contains extracts from the definitions of terms used in this form. For complete definitions please refer to the Canada Revenue Agency website.

Entity

Legal entity or legal structure such as a trust, other than a natural person designated in the “Information on the entity” section.

Exempt Entity

Refers to an entity that is not a financial institution and is a(n):

- Non-financial entity whose stock is traded on the securities market, or affiliate of such an entity
- Non-profit organization exempt from income taxes
- Government, province, state, county, municipality or public body
- International organization
- Entity wholly owned by exempt beneficial owners
- Territory financial institution (U.S. territory)
- Non-financial group entity
- Exempted start-up non-financial entity
- Exempted non-financial entity in liquidation or bankruptcy
- Organization exempted under section 501(c) of the *Internal Revenue Code*
- Exempted non-financial entity located in a U.S. territory
- Direct-reporting non-financial entity
- Sponsored direct-reporting non-financial entity

Active non-financial entity

Refers, among others, to an entity for which less than 50% of its gross income for the preceding calendar year is Passive Income and for which less than 50% of its assets held at any time during the preceding calendar year are assets that produce or are held for the production of Passive Income

Passive non-financial entity

Refers to an entity that IS NOT a:

- Financial Institution
- Exempt Entity
- Active Non-Financial Entity

Financial institution

Refers to a custodial institution, depository institution, an investment entity or a specified insurance firm.

U.S. Person

According to U.S. tax law, the following are considered U.S. Persons:

- A natural person who is a citizen or resident of the United States
- A partnership or corporation organized in the U.S. or under U.S. federal or state legislation
- Trusts if:
 - a) A U.S. court has the authority under applicable law, to render orders or judgments concerning substantially all issues concerning the administration of the trust
 - b) One or more U.S. Persons have the authority to control all substantial decisions of the trust
- the estate of a deceased individual who is a citizen or resident of the United States

Residence for tax purposes – for the United States, see “U.S. Person”

One or more countries for which a person or entity is subject to tax obligations. Criteria for determining this vary from country to country and are often cumulative: the permanent residence address or head office address for an entity, citizenship, holding of assets, revenues, central management and control of an entity in a given country.

Passive income

Income from investments as opposed to operating or business income. Refers to the portion of gross income that consists primarily of dividends, interest, income equivalent to interest, annuities, royalties, certain types of rental income including revenues from real estate rentals (housing or local commercial) and held for investment purposes, gains on derivative transactions (excluding hedging transactions), foreign exchange gains, net income from notional principal contracts and amounts received from life insurance policies with a cash surrender value.

Trust with discretionary or contingent beneficiaries

Refers to a trust which gives the trustees the discretionary power to distribute the trust property among a number of beneficiaries or whose beneficiaries are contingent. In principle in the case of a discretionary trust the trustee has absolute discretion to decide whether trust property will be distributed, to whom the property will be distributed and the time, form, and amount of the distribution. In the case of contingent beneficiaries these are either not yet known when the trust is established or will be entitled to receive a distribution when an event occurs.

In accordance with Canada Revenue Agency guidelines, any trust with discretionary or contingent beneficiaries must report them as related parties to the trust in the calendar year in which those beneficiaries receive - or are entitled to receive - a distribution, discretionary or compulsory, direct or indirect, from the trust.