

Entity Self-Certification for FATCA and CRS



Permanent TSB plc trading as PTSB and PTSB Asset Finance is regulated by the Central Bank of Ireland.

Important Notice (Please read before completion)

In line with the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS), financial institutions like Permanent TSB plc (PTSB/Us/We) are obliged to collect and review information to identify the tax residence or multiple tax residences (if any) of our Account Holders.

The obligation is outlined under Section 891E, Section 891F, and Section 891G of the Taxes Consolidation Act 1997 (as amended), and regulations made pursuant to those sections, to collect certain information about each account holder's tax status.

Determining your tax residency

There are country-specific rules that determine whether you qualify as tax resident of such jurisdiction. If you are unsure of your status, please seek advice from a qualified tax specialist and/or review the information provided on the OECD website for guidance: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

Providing your Tax Identification Number (TIN) where you are tax resident

The TIN or its functional equivalent is a unique number assigned to individuals or entities for tax-related purposes. It is used to track and identify taxpayers for various administrative, regulatory, and reporting purposes. If you are not sure of your TIN or its equivalent, further details on acceptable TINs can be found on the OECD website: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers

If you, the Account Holder, have a tax residency/or multiple tax residencies outside Ireland, we are required to obtain your TIN as part of our onboarding process. You can find more information on <http://www.revenue.ie/en/business/aeoi/index.html>

As a financial institution, we are not able to provide tax advice to you. If you have any questions about this form or defining your tax residency status, please contact your tax advisor or domestic tax authority.

Please note that if you are looking to open/update status on a joint or multiple Account - each Account Holder is required to complete a separate Self- Certification form.

(Mandatory fields/sections are marked with an (*))

Section 1 – Account Holder Details*

Account Holder Identification

Name of the Organization*:

Country of Incorporation*:

Current Resident or Registered Address* (Do not use P.O. Box or in-care-of Address)

Street

City or Town, State or Province/County*

Country*

Postal code

Mailing Address (if different from above)

Street

City or Town, State or Province/County*

Country*

Postal code

Section 2 – FATCA Declaration*

Declaration of Specified US Person (please refer to definition to ensure correct selection)*

Please tick either (a) or (b) and complete as appropriate:

(a) I confirm that the entity is a Specified US Person; and

its U.S. federal taxpayer identifying number (TIN) is as follows:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Please specify in case your US TIN is still “applied for” and not obtained:

Or

(b) I confirm that the entity is not a Specified US Person.

Section 3 – FATCA Classification*

This section includes the different types of Entity classifications under the FATCA regime, please ensure to select the classification relevant to you – only one criterion can apply. Where applicable please refer to additional sections/information required based on the selected classification.

3.1 Financial Institutions under FATCA:

If the Entity is a Financial Institution, please tick one of the below categories

3.1.1	Irish Financial Institution or a Partner (Model 1 or Model 2) IGA Financial Institution	<input type="checkbox"/>
3.1.2	Registered Deemed Compliant Foreign Financial Institution	<input type="checkbox"/>
3.1.3	Participating Foreign Financial Institution	<input type="checkbox"/>

If any of the above have been ticked, please provide the relevant Global Intermediary Identification Number (GIIN) – if you are providing a sponsored GIIN please provide the name and the GIIN of the Sponsoring Entity:

I.	Entity GIIN	<input type="text"/>
II.	Sponsoring Entity Name (if applicable)	<input type="text"/>
III.	Sponsoring Entity GIIN (if II applies)	<input type="text"/>

3.2 Exempt Beneficial Owner

If the Entity is a Financial Institution that is exempt from registration/reporting under FATCA, please tick one of the below categories:

3.2.1	Government Entity	<input type="checkbox"/>
3.2.2	International Organization	<input type="checkbox"/>
3.2.3	Central Bank	<input type="checkbox"/>
3.2.4	Exempt Retirement Fund	<input type="checkbox"/>
3.2.5	Collective Investment Vehicle Wholly owned by Exempt Beneficial Owners	<input type="checkbox"/>

3.3 Other Financial Institution Categories

If the Entity is a Financial Institution that is exempt from registration/reporting under FATCA and does not meet categories under section 3.2 please refer to below categories ticking the relevant classification:

3.3.1	Certified Deemed Compliance Financial Institution Please indicate basis of exemption under Annex II of the Intergovernmental Agreement Exemption: <input type="text"/>	<input type="checkbox"/>
3.3.2	Non-Participating Foreign Financial Institution	<input type="checkbox"/>
3.3.3	Excepted Foreign Financial Institution Exemption: <input type="text"/>	<input type="checkbox"/>
3.3.4	The Entity is a Trustee Documented Trust. Please provide the name and GIIN of the Trustee: Trustee: <input type="text"/> GIIN: <input type="text"/>	<input type="checkbox"/>

3.4 Non-Financial Foreign Entity (NFFE) under FATCA – Active

If the Entity is not a Financial Institution and meets the Active criteria for NFFE please tick the relevant category:

3.4.1	Active Status due to Income/Asset Test (The entity is a Foreign Entity that is not a Financial Institution- less than 50% of its income for the preceding calendar year is passive income, and less than 50% of its assets for the preceding year are held for the production of passive income)	<input type="checkbox"/>
3.4.2	Publicly traded Entity on an established Securities Market (or a Related Entity)	<input type="checkbox"/>
3.4.3	Entity organized in a U.S. Territory and all owners of the payee are bona fide residents of the US Territory	<input type="checkbox"/>
3.4.4	Non-US Government Entity or fully owned by a Non-US Government Entity	<input type="checkbox"/>
3.4.5	Holding Company that meets the Active criteria	<input type="checkbox"/>
3.4.6	Start-Up Entity with no prior operating history that is in a business other than that of a Financial Institution	<input type="checkbox"/>
3.4.7	Entity under liquidation that was not a Financial Institution in the last 5 years	<input type="checkbox"/>
3.4.8	Treasury/Financing Entity that meets the Active criteria	<input type="checkbox"/>
3.4.9	Local Entity that is exempt from income tax that is non-for-profit	<input type="checkbox"/>

If the Entity is not a Financial Institution and does not meet the Active criteria for NFFE, please tick the relevant category under Passive or Other NFFE by choosing one of the following options:

3.5 Non-Financial Foreign Entity (NFFE) under FATCA – Passive

3.5.1	Passive NFFE with no Substantial Owners that are Specified US Persons	<input type="checkbox"/>
3.5.2	Passive NFFE with Substantial Owners that are Specified US Persons (if this box is ticked, please name all the persons in Section 6 of this form)	<input type="checkbox"/>

3.6 Other Non-Financial Foreign Entity (NFFE) under FATCA

3.6.1	Excepted NFFE	<input type="checkbox"/>
3.6.2	Direct Reporting NFFE GIIN: <input type="text"/>	<input type="checkbox"/>

Section 4 – CRS Declaration*

CRS Declaration of Tax Residency* (Multiple Tax Residencies is possible (other than US and Ireland))

Please complete the table below detailing each country where you are tax resident. If a TIN is unavailable, please provide the appropriate reason A or B as indicated below:

Reason A - The country where the Entity is tax resident does not issue TINs to its residents

Reason B – The country where the Entity is tax resident has not issued the Entity with a TIN

	Country of Tax Residency	TIN	If no TIN is available, please enter reason A or B from above
1			
2			
3			
4			

Section 5 – CRS Classification*

This section includes the different types of Entity classifications under the CRS regime, please ensure to select the classification relevant to you – only one criterion can apply. Where applicable please refer to additional sections/information required based on the selected classification.

5.1 Financial Institution under CRS:

If the Entity is a Financial Institution, please tick one of the below categories

5.1.1	Financial Institution Resident in a Participating CRS Jurisdiction	<input type="checkbox"/>
5.1.2	An Investment Entity located in a Non-Participating CRS Jurisdiction and managed by another Financial Institution. (If this box is ticked, please complete Section 6 outlining the Entity's Controlling Persons)	<input type="checkbox"/>
5.1.3	Other Financial Institution	<input type="checkbox"/>

5.2 Non-Reporting Financial Institution under CRS

If the Entity is a Financial Institution that is exempt from reporting under CRS - please tick one of the below categories:

5.2.1	Government Entity	<input type="checkbox"/>
5.2.2	International Organisation	<input type="checkbox"/>
5.2.3	Central Bank	<input type="checkbox"/>
5.2.4	Broad Participation Retirement Fund	<input type="checkbox"/>
5.2.5	Narrow Participation Retirement Fund	<input type="checkbox"/>
5.2.6	Pension Fund of a Governmental Entity, International Organization, or Central Bank	<input type="checkbox"/>
5.2.7	Exempt Collective Investment Vehicle	<input type="checkbox"/>
5.2.8	Trust whose trustee reports all required information with respect to all CRS Reportable Accounts	<input type="checkbox"/>
5.2.9	Qualified Credit Card Issuer	<input type="checkbox"/>
5.2.10	Other Entity defined under the domestic law as low risk of being used to evade tax. Specify the type provided in the domestic law provisions: <input type="text"/>	<input type="checkbox"/>

5.3 Non-Financial Institutions under CRS:

If the Entity is a Non-Financial Institution, please tick one of the below categories

5.3.1	Active Non-Financial Entity– a corporation the stock of which is regularly traded on an established securities market or a corporation which is a related entity of such a corporation Please specify the securities market where the stock is traded <input type="text"/>	<input type="checkbox"/>
5.3.2	Active Non-Financial Entity – a Government Entity or Central Bank	<input type="checkbox"/>
5.3.3	Active Non-Financial Entity – an International Organization	<input type="checkbox"/>
5.3.4	Active Non-Financial Entity– a corporation the stock of which is regularly traded on an established securities market or a corporation which is a related entity of such a corporation Please specify: <input type="text"/>	<input type="checkbox"/>
5.3.2	Passive Non-Financial Entity (If this box is ticked, please complete section 6 outlining the details of the Controlling Persons)	<input type="checkbox"/>

Section 6 – Declaration of Substantial Owners under FATCA and Controlling Persons under CRS

Please note that each Substantial Owner that is a Specified US Person under FATCA and Controlling Persons that are Tax Residents of a jurisdiction outside of the US or Ireland must complete a separate “Individual FATCA and CRS Self-certification” Form.

In case of a trust, Controlling Persons means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiary(ies), AND any other natural person(s) exercising ultimate effective control over the trust. If there are no natural person(s) who exercise control of the Entity then the Controlling Person will be the natural person(s) who hold the position of senior managing official of the Entity.

Under FATCA, indicate the details of the Substantial Owners that are Specified US Persons of the Account Holder:

Name	Address	TIN

Under CRS, indicate the details of the Controlling Persons of the Account Holder:

Name	Address	TIN

Section 7 - Declaration and Undertakings

I/We declare (as an authorized signatory of the Entity) that the information provided in this form is, to the best of my/our knowledge and belief, accurate and complete.

I/We acknowledge that the information contained in this form and information regarding the Account Holder(s) may be reported to the Irish tax authorities and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident where those countries (or tax authorities in those countries) have entered into Inter-governmental Agreements to exchange financial account information.

I/We undertake to advise PTSB of any change in circumstances in the above-mentioned information which causes any of the information contained in this form to be incorrect and provide an updated Self-Certification form within 30 days of such occurrence.

Authorised Signatory 1

Print Name

Capacity/ Role

Date / /

Authorised Signatory 2

Print Name

Capacity/ Role

Date / /

For Office use only

ENTITY CIF:	<input type="text"/>
IBAN 1:	<input type="text"/>
IBAN 2:	<input type="text"/>
IBAN 3:	<input type="text"/>

Glossary

CRS – a. Active Non-Financial Entity (Active NFE)

An Active NFE is an Entity that is not a Financial Institution that meets any of the following criteria:

- Less than 50 per cent of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 per cent of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- The stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- The NFE is a Governmental Entity, an International Organization, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
- Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFE does not qualify for this status if the NFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
- The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;

- g. The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- h. The NFE meets all the following requirements:
 - i. It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence, and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
 - ii. It is exempt from income tax in its jurisdiction of residence;
 - iii. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - iv. The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to
 - v. the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
 - vi. The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

FATCA – a. Active Non-Financial Entity (Active NFFE)

- a. Less than 50 per cent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 per cent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income. For FATCA purposes, income received on assets used as capital in general insurance business should be treated as active rather than passive income.
- b. The stock of the NFFE is regularly traded on an established securities market or the NFFE is a related entity of an entity the stock of which is traded on an established securities market;
- c. The NFFE is organised in a US Territory and all of the owners of the payee are bona fide residents of that US Territory;
- d. The NFFE is a non-US government, a government of a US Territory, a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, an international organisation, a non-US central bank of issue, or an entity wholly owned by one or more of the foregoing;
- e. Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that the NFFE shall not qualify for this status if the NFFE functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- f. The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution;
- g. The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- h. The NFFE primarily engages in financing and hedging transactions with or for related entities that are not Financial Institutions, and does not provide financing or hedging services to any entity that is not a related entity, provided that the group of any such related entities is primarily engaged in a business other than that of a Financial Institution;
- i. The NFFE is an "Excepted NFFE" as defined in US Regulations; or
- j. The NFFE meets all of the following requirements:
 - i. It is established and maintained in its country of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;

- ii. It is exempt from income tax in its country of residence;
- iii. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- iv. The applicable laws of the entity's country of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and
- v. The applicable laws of the entity's country of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the entity's country of residence or any political subdivision thereof.

CRS & FATCA – Passive Non-Financial Entity (Passive NFE/NFFE)

Under CRS a "Passive NFE" means any NFE that is not an Active NFE.

An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.

Under FATCA, a Passive NFFE is a NFFE that is not (i) an Active NFFE, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations.

Controlling Person(s) and Substantial Owners

The term "Controlling Persons" means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

Substantial Owners who are Specified US Persons who own more than 10% interest in the foreign entity either (directly or indirectly)

Specified US Person

The term "Specified U.S. Person" means a U.S. Person, other than: (i) a corporation the stock of which is regularly traded on one or more established securities markets; (ii) 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 (i); (iii) the United States or any wholly owned agency or instrumentality thereof; (iv) 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; (v) any organization exempt from taxation under section 501(a) or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code; (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code; (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code; (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64); (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code; (x) 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; (xi) 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; or (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code.