



Date

Client details	Name (last name, first name(s))		Personal ID code or date of birth
	Address	Postcode	City or town
	Country of domicile	Place of birth indicated by passport	
	If no personal ID code exists, reason for its non-existence		
Finnish citizen	Date of moving abroad		
Tax residency	Please provide information on tax residencies. If you have any questions about how to determine your tax residency, please contact a tax advisor or local tax authorities. You should fill in Finland, if your country of tax residency is only Finland.		
	Tax residency country		Tax identification number (TIN)
	Address	Postcode	City or town
	Tax residency country		Tax identification number (TIN)
	Address	Postcode	City or town
	Please provide information with respect to US citizenship and/or tax residence.		
	<input type="checkbox"/> I hereby certify that I am a US citizen and/or tax resident of the USA and that I have stated the USA as the country of fiscal domicile and my US tax identification number (TIN) in the section above.		
	<input type="checkbox"/> I hereby certify that I am not a US citizen and neither am I a tax resident in the USA.		
Signatures	I hereby certify that the information contained herein is true, correct and complete and undertake to notify of any such changes in circumstances that have an effect on the information provided.		
	Place and date		
Client's signature and name in print/block letters			

Instructions The bank is required to collect information about a customer's tax residency and report it to the Finnish Tax Administration, based on the Finnish Act on Assessment Procedure.

If you (or a person on behalf of whom you complete this form) are a tax resident of a country other than Finland, the bank is obliged to pass on the information in this form and other information related to the customer relationship with the bank to the Finnish Tax Administration.

Please note the following:

- 1 Fill in this form only if you are a natural person, including a self-employed person or a sole trader.
- 2 Every customer must fill in his personal form. This also applies to minors and those under legal guardianship. In such a case, his legal guardian provides the required information.
- 3 If you provide information on behalf of a legal person, use the Tax residency self-certification form for corporate customers. If you are the so-called beneficial owner of a legal person, please provide information pertaining to the said legal person using the Tax residency self-certification form for corporate customers.
- 4 The bank does not provide tax advice and cannot determine a customer's tax residency. If you have any questions about how to determine your tax residency, please contact a tax advisor or the local tax office.

CRS is the acronym for the Common Reporting Standard. It is a recommendation issued by the OECD (Organisation of Economic Cooperation and Development), under which countries exchange tax information.

FATCA is the acronym for Foreign Account Tax Compliance Act, based on US legislation. Several countries, Finland included, have concluded an agreement with the USA whereby the countries involved exchange tax information.

A natural person who has his/her permanent residence and home in Finland or whose continuous stay in Finland exceeds six months is deemed as Finnish tax resident, in which case his/her temporary stay outside of Finland does not exclude him/her from being a Finnish tax resident. However, a Finnish citizen is treated as a Finnish tax resident even if he/she does not continuously stay in Finland for over six months until three years have passed from the end of the year when he/she has left the country, unless he/she can prove that he/she has not had any essential ties to Finland during the fiscal year.

Every country has its own set of rules for determining tax residency. A person may be a tax resident of several countries.

If you have any questions about tax residency, please contact a tax advisor or the local tax office.

US citizenship or residency may involve liability to pay tax in the USA. This tax liability may arise if you reside in the USA, are a US citizen (including those with dual citizenships), have a US residence permit or a valid work permit (Green Card).

You may be a US citizen if any of the following conditions are met:

- 1 You were born in the USA.
- 2 You were born in Puerto Rico, Guam or the Virgin Islands of the United States.
- 3 You are a naturalized U.S. citizen.
- 4 At least one of your parents is a US citizen. More information: www.irs.gov.