

## TAX RESIDENCY SELF-CERTIFICATION FORM (INDIVIDUAL)

Regulations based on FATCA and the OECD Common Reporting Standard (“CRS”) require **Al Rajhi Banking & Investment Corporation (Malaysia) Berhad (“ARBM”)** to collect and report certain information about an account holder’s tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website: [OECD AEOI Portal]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal for CRS and the Internal Revenue Service for FATCA.

### INSTRUCTIONS (Please read these instructions before completing the form)

- *This form will remain valid unless there is a change in circumstances relating to information, such as the account holder’s tax status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.*
- *Please fill in this form if you are an individual account holder, sole trader or sole proprietor.*
- *Do not use this form if:*
  - *You need to self-certify on behalf of an entity account holder. Please complete an “Entity Tax Residency Self-Certification” form.*
  - *You are a Controlling Person of an entity. Please complete a “Controlling Person Tax Residency Self-Certification” form.*
- *For joint or multiple account holders, use a separate form for each individual person.*
- *If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form.*
- **If you are filling in this form on behalf of someone else.**
  - *Please tell us in what capacity you are signing in Part 4.*
  - *For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.*
  - *A legal guardian should complete the form on behalf of an account holder who is a minor.*

### NOTES :

- If your tax residence (or the account holder, if you are completing the form on their behalf) is located **outside Malaysia**, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to **Lembaga Hasil Dalam Negeri (Inland Revenue Board of Malaysia)** and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.
- You can find summaries of defined terms such as an account holder, and other terms, in the Appendix.
- This form is intended to request information consistent with local law requirements.
- As a financial institution, we are not allowed to give tax advice.  
If you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or domestic tax authority.
- You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal.

Please complete Part 1 - 4 in **BLOCK LETTERS**

### Part 1 – Identification of Account Holder

**A. Name of Account Holder**  
(as per NRIC /Passport)\* .....

**B. Current Residential Address\*** .....

Postal Code/ZIP Code\* (if any) .....

Country: .....

**C. Mailing Address** (please only  
complete if different from the  
address shown in Section B  
above) .....

Postal Code/ZIP Code (if any) .....

Country: .....

**D. Date of Birth\*** (dd/mm/yyyy) .....

**E. Country of Birth\*** .....

*If you are born in the U.S. but are no longer a U.S. tax resident, please provide  
Certificate of Loss of Nationality and Form I-407*

### Part 2 – Tax Details

**F. Tax Residency\*** (Please tick as applicable).

*If your country of residential address differs from the country of mailing address/ tax residence, please also  
complete Part 3.*

☐ Malaysia

☐ Have tax obligations

☐ No tax obligations

☐ United States of America

*Please provide either your Taxpayer Identification No (TIN) or Social Security  
Number (SSN)*

*Please provide relevant W-9 or W-8 form*

☐ Other Countries

1. Country: ..... TIN: .....

*Select a reason if TIN is not available*
☐ A - TIN not issued by the country

☐ B - Unable to obtain TIN. Reason: .....

☐ C - TIN not required

☐ D - No tax obligations (e.g. exempted from tax)

☐ Other Countries

2. Country: ..... TIN: .....

*Select a reason if TIN is not available*
☐ A - TIN not issued by the country

☐ B - Unable to obtain TIN. Reason: .....

☐ C - TIN not required

☐ D - No tax obligations (e.g. exempted from tax)

☐ Other Countries

3. Country: ..... TIN: .....

*Select a reason if TIN is not available*
☐ A - TIN not issued by the country

☐ B - Unable to obtain TIN. Reason: .....

☐ C - TIN not required

☐ D - No tax obligations (e.g. exempted from tax)

### Part 3 – Country of Tax Residency Differs from Country of Residential/Mailing Address

Please explain why the country of tax residency is different from your country of residential/ mailing address. Example: Tax residency in Malaysia but residential address in Singapore.

☐ The mailing address is the address of a trusted person (e.g. family member, personal assistant, etc.)

☐ The mailing address is a temporary address (e.g. studies)

☐ I am working in the country of my mailing address

☐ Other reason: .....

### Part 4 – Declarations and Signature \*

I certify that I am the Account Holder (or I am authorised to sign for the Account Holder) of all the account(s) to which this form relates

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the

Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with **ARBM** setting out how **ARBM** may use and share the information supplied by me.

I declare that all the particulars and information provided herein, are true, correct, complete and up-to-date in all respects and I have not withheld any information. I acknowledge that ARBM will rely on the information provided in this form until written notice of its revocation and submission of an updated Self-Certification & Declaration Form is received by the Bank, within 30 days of any change in circumstances that occurs.

Signature\* :

Name\* (in block letters) : .....

Date\* :

**Note:** *If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.*

Capacity\* : .....

#### For ARBM Use Only

#### ASSESSMENT & ACKNOWLEDGEMENT

Status of Account Holder (tick where applicable and tag in RBS/CRS)

#### FATCA Status

- |                                                            |                                                                                                                                                  |                                            |
|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| <input type="checkbox"/> U.S. Customer<br>- To collect W-9 | <input type="checkbox"/> Non U.S. Customer with US<br>indicia - To collect W-8 Form<br>&/or Certificate of Loss of<br>Nationality and Form I-407 | <input type="checkbox"/> Non U.S. Customer |
|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|

## Appendix – Summary Descriptions of Select Defined Terms

Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found within the OECD *“Common Reporting Standard for Automatic Exchange of Financial Account Information”* (the “CRS”), the associated *“Commentary”* to the CRS, and domestic guidance. This can be found at the [OECD automatic exchange of information portal](#).

If you have any questions then please contact your tax adviser or domestic tax authority.

### “Account Holder”

The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

### “Controlling Person”

This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). **If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person tax residency self-certification” form should be completed instead of this form.**

### “Entity”

The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

### “FATCA”

FATCA stands for the U.S. provisions commonly known as the Foreign Account Tax Compliance Act, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

### “Financial Account”

A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

### “Participating Jurisdiction”

A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

### “Reportable Account”

The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person

### “Reportable Jurisdiction”

A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

**“Reportable Person”**

A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

**“TIN” (including “functional equivalent”)**

The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.