

# Self-Certification Form - Individual tax residency

Under the legislations Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA), financial institutions like SaveLend are obliged to gather information on where our customers are tax residents. Therefore, SaveLend kindly asks you to complete this form regarding tax residence. **Part 1, 2 and 3 are all mandatory.**

You will find instructions and definitions on page 2.

## Part 1: Account Holder information

A. Please provide the Account Holders' details.

<b>Full Name</b>	<b>Date of Birth (dd.mm.yyyy)</b>
<b>Residence Street</b>	<b>Residence City</b>
<b>Postal Code</b>	<b>Residence Country</b>

## Part 2: Tax residence

A. Please list **all** your tax residencies. Note that you are tax resident in at least one country and can be tax resident in multiple countries. You are normally tax resident in the country where you have your current residence.

	<b>Country of tax residence</b>	<b>Taxpayer Identification Number (TIN)</b>	<b>No Tin issued</b>
<b>1</b>			<input type="checkbox"/>
<b>2</b>			<input type="checkbox"/>
<b>3</b>			<input type="checkbox"/>
<b>4</b>			<input type="checkbox"/>

B. Tick **one** of the options below to confirm or deny that you are tax resident in Sweden (see Instructions part 2 B)

- I confirm that I am tax resident in Sweden and that Sweden is filled as a tax residence in Part 2 A above
- I confirm that I am not tax resident in Sweden

C. Tick **one** of the options below to confirm or deny that you are tax resident in the U.S. (see Instructions part 2 A)

- I confirm that I am American citizen and/or tax resident in the U.S. and that the U.S. is filled as a tax residence in Part 2 A above
- I confirm that I am not American citizen and/or tax resident in the U.S.

## Part 3: Declaration

A.  I hereby declare that the information is correct and in accordance with the truth, and certify that the information provided in this form is, to the best of my knowledge and belief, accurate and complete. Information provided in this form may be used for reporting purposes according to local law. The Account Holder hereby consents to SaveLend disclosing information contained in this self-certification form to other companies within the SaveLend Group. The Account Holder agrees to submit a new form within 30 days if any information in this form becomes incorrect or no longer applies.

# Instructions and Definitions

## Instructions Part 1: Data processing and data protection

- A. As a data controller SaveLend processes personal data to deliver the products and services that are agreed between the parties and for other purposes, such as to help you with your request or comply with laws and other regulations. For detailed information on SaveLend's processing of personal data, please review SaveLend's privacy notice, which is available on SaveLend's website. The privacy notice contains information about the rights in connection with the processing of personal data, such as the access to information, rectification, data portability, etc.

## Instructions Part 2: Tax residency

- A. You are generally considered U.S. tax resident if you:
- are a U.S. citizen (including individuals with dual citizenships);
  - are a U.S. resident;
  - hold a U.S. residence permit or U.S. work permit (Green Card); or
  - were born in the U.S.

- B. You are generally considered tax resident in Sweden if you:
- reside in Sweden (in general, persons registered in Sweden);
  - stay in Sweden for at least six consecutive months. Temporary departures from Sweden don't break the consecutive stay; or
  - have a substantial connection to Sweden.

You are considered to have significant connections to Sweden if you have year-round available residence in Sweden or if your family resides in Sweden (wife/husband and/or underage children) after moving from Sweden. Other factors that are taken into consideration are how long you have previously been resident in Sweden, if you are engaged in business activities in Sweden, if you are financially involved in Sweden by holding assets that give you a significant influence in business activity in Sweden or other similar circumstances. For instance, holding Swedish listed shares or funds does not in itself mean that you have a significant connection to Sweden.

- C. Tax residency in other countries:

You can be tax resident in more countries depending on the country's laws and regulations. In general, the tax residence is the country where you have permanent residence or whereabouts. However, each country has its own set of rules for determining tax residence. Solely due to the fact that you pay tax on your property or withholding tax from yields on securities, you are not considered tax resident in the country. For more information about tax residency rules in a certain jurisdiction, please visit the OECD Automatic Exchange Portal at: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

## Instructions Part 3: Taxpayer Identification Number (TIN)

- A. Taxpayer Identification Numbers
- In the U.S. your TIN is usually your U.S. Social Security Number. Under certain circumstances, a functional equivalent is issued.
  - In Sweden your TIN is your Swedish Social Security Number (personnummer)
  - In Finland your TIN is usually your Finnish Social Security Number (henkilötunnus)
  - In other countries TINs vary, but is often a national identification number or national insurance number.

Further details of jurisdiction-specific TIN formats can be found on OECD's website: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

## Instructions Part 4: Legislative background

- A. Common Reporting Standard (CRS)

CRS is a global standard for automatic transfer of financial account information aiming to prevent tax evasion. Under CRS, financial institutions must identify individuals and entities tax residencies. The financial institution must then share the information, about customers with foreign tax residencies, with the local tax authorities. This implies that if the customer has tax residency in any other country than Sweden, SaveLend is obliged to share the information stated in this form and file annual reports regarding the customer account/products to the Swedish Tax Authority, who will eventually transfer the information to other CRS participating countries.

- B. Foreign Account Tax Compliance Act (FATCA)

FATCA is a tax treaty which Sweden and the U.S. have signed. The agreement imposes the following obligations:

- Financial institutions have an obligation to identify financial products held by U.S. persons;
- Financial institutions are required to provide the Tax Administration information on the identified financial products and U.S. customers
- The Tax Administration has the obligation to convey the information to the U.S. tax authorities.