



Entity Self-Certification

Relevant only for customers of Luminor that are legal persons (Entity) for FATCA and CRS purposes

Please read the instructions on page 4 before completing this form

PART 1: Account Holder Information

Legal Name of Entity/Branch/Company/Organisation		Company Registration/Identification Number	
Name of Sponsor (Relevant only for Sponsored Entities)		GIIN-number of Entity or Sponsoring Entity (Relevant only for Financial Institutions)	
Current Residence Address (Name of Street and Number)		Country of Incorporation or Organisation	
Town/City/Province/State		Postal Code/ZIP-code	

PART 2: Country of Tax Residence

Please state information below with respect to all countries of residence of an Account Holder, also domestic, for tax purposes of the Entity/Branch. If country issues TIN, **TIN is required**. If a TIN is unavailable please provide the appropriate reason A or B as indicated below:

Reason A - The country where the Account Holder is resident does not issue TINs to its residents;

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number.

	Country of tax residence	Taxpayer Identification Number (TIN)	If no TIN available enter Reason A or B
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1	
2	

PART 3: Entity type

Please provide the status of the Account Holder by ticking **ONE** of the following boxes (3.1-3.3), and continue with Part 4 if required.

3.1 Financial Institution - FI

If the Entity is a Non-Participating Foreign Financial Institution (NPFFI) or Deemed-Compliant Foreign Financial Institution (Deemed-Compliant FFI) except Registered Deemed-Compliant FFI, please fill additionally a **W-BEN-E** (or W-8IMY if appropriate) form.

A ☐ Investment Entity located in a Non-Participating CRS Jurisdiction and managed by another Financial Institution.
If you have ticked box A, continue to Part 4 on page 2 in order to provide information related to the entity's controlling person(s)

B ☐ Financial Institution other than above - Depository Institution, Custodial Institution or Specified Insurance Company
If you have ticked box B, continue to Part 5 on page 4

If you have ticked A or B above, please provide, if held, the Account Holder's GIIN number obtained for FATCA purposes under PART 1.

3.2 Active Non-Financial Entity – Active NFE

Active NFE - more than 50% of gross income and assets derives from other than passive income (see 3.3), for instance sales of goods and/or services

A ☐ Active NFE - a corporation whose shares are regularly traded on an established securities markets or a Related Entity (affiliate) of such a publicly traded corporation
Please state the name of the security market where shares are regularly traded: _____
If the entity is the related entity of publicly traded corporation, please state the name of the entity to whom the entity is related to: _____

B ☐ Active NFE - a Governmental Entity, an International Organisation or a Central Bank

C ☐ Active NFE - the entity is an Active NFE other than above (for example start-up NFE or a non-profit NFE)
Please continue to Part 5 on page 4

3.3 Passive Non-Financial Entity - Passive NFE

Passive NFE - more than 50% of its gross income from Passive Income, for instance: Interest, dividends, return on investments

- A** ☐ Passive NFE – An entity that neither is a Financial Institution nor an Active Non-Financial Entity.
Continue to Part 4 on page 2 in order to provide information related to the entity's controlling person(s)

PART 4: Information with respect to Controlling Person(s) of the Entity

If you have selected **A in section 3.1** or **A in section 3.3**, please provide information with respect to all Controlling Persons related to the Entity below. Once you have completed Part 4, please continue to Part 5 on page 4.

Controlling Person 1

Last name	First name	Date of birth (dd/mm/yyyy), Country of birth
Current Residence Address (Name of Street and Number)		Country of address
Town/City/Province/County/State		Postal Code/ZIP Code

Please state information below with respect to all countries of residence, also domestic, for tax purposes of the Controlling Person 1. If the relevant country issues TIN, **TIN is required**. If a TIN is unavailable please provide the appropriate reason A or B as indicated below:

Reason A - The country where the Account Holder is resident does not issue TINs to its residents;

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number.

	Country of tax residence	Taxpayer Identification Number (TIN)	If no TIN available enter Reason A or B
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1	
2	

Please state information with respect to citizenship and/or tax liability in the United States below

U.S. Citizenship/Residency of Controlling Person 1

- A** ☐ The Controlling Person 1 **is** a tax resident in the U.S., and United States is stated as a "Country of Tax Residence" in the section above.
 (NB! If a person is a U.S. Citizen, they are a tax resident in the U.S. You are generally regarded as a U.S. Citizen if you are born in the U.S., unless explicitly having renounced your citizenship, also if you are holder of a valid "U.S. Resident Permit" or have a valid work permit "Green Card".)
- B** ☐ The Controlling Person 1 **is not** a tax resident in the U.S.

Controlling Person 2

Last name	First name	Date of birth (dd/mm/yyyy), Country of birth
Current Residence Address (Name of Street and Number)		Country of address
Town/City/Province/County/State		Postal Code/ZIP Code

Please state information below with respect to all countries of residence, also domestic, for tax purposes of the Controlling Person 2. If the relevant country issues TIN, **TIN is required**. If a TIN is unavailable please provide the appropriate reason A or B as indicated below:

Reason A - The country where the Account Holder is resident does not issue TINs to its residents;

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number.

	Country of tax residence	Taxpayer Identification Number (TIN)	If no TIN available enter Reason A or B
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1	
2	

Please state information with respect to citizenship and/or tax liability in the United States below

U.S. Citizenship/Residency of Controlling Person 2

- A** ☐ Controlling Person 2 **is** a tax resident in the U.S., and United States is stated as a "Country of Tax Residence" in the section above.
(NB! If a person is a U.S. Citizen, they are a tax resident in the U.S. You are generally regarded as a U.S Citizen if you are born in the U.S., unless explicitly having renounced your citizenship, also if you are holder of a valid "U.S Resident Permit" or have a valid work permit "Green Card".)
- B** ☐ The Controlling Person 2 **is not** a tax resident in the U.S.

Controlling Person 3

Last name	First name	Date of birth (dd/mm/yyyy), Country of birth
Current Residence Address (Name of Street and Number)		Country of address
Town/City/Province/County/State		Postal Code/ZIP Code

Please state information below with respect to all countries of residence, also domestic, for tax purposes of the Controlling Person 3. If the relevant country issues TIN, **TIN is required**. If a TIN is unavailable please provide the appropriate reason A or B as indicated below:

Reason A - The country where the Account Holder is resident does not issue TINs to its residents;

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number.

	Country of tax residence	Taxpayer Identification Number (TIN)	If no TIN available enter Reason A or B
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1	
2	

Please state information with respect to citizenship and/or tax liability in the United States below

U.S. Citizenship/Residency of Controlling Person 3

- A** ☐ Controlling Person 3 **is** a tax resident in the U.S., and United States is stated as a "Country of Tax Residence" in the section above.
(NB! If a person is a U.S. Citizen, they are a tax resident in the U.S. You are generally regarded as a U.S Citizen if you are born in the U.S., unless explicitly having renounced your citizenship, also if you are holder of a valid "U.S Resident Permit" or have a valid work permit "Green Card".)
- B** ☐ The Controlling Person 3 **is not** a tax resident in the U.S.

Controlling Person 4

Last name	First name	Date of birth (dd/mm/yyyy), Country of birth
Current Residence Address (Name of Street and Number)		Country of address
Town/City/Province/County/State		Postal Code/ZIP Code

Please state information below with respect to all countries of residence, also domestic, for tax purposes of the Controlling Person 3. If the relevant country issues TIN, **TIN is required**. If a TIN is unavailable please provide the appropriate reason A or B as indicated below:

Reason A - The country where the Account Holder is resident does not issue TINs to its residents;

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number.

	Country of tax residence	Taxpayer Identification Number (TIN)	If no TIN available enter Reason A or B
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1	
2	

Please state information with respect to citizenship and/or tax liability in the United States below

U.S. Citizenship/Residency of Controlling Person 4

- A** ☐ Controlling Person 4 **is** a tax resident in the U.S, and United States is stated as a "Country of Tax Residence" in the section above.
(NB! If a person is a U.S. Citizen, they are a tax resident in the U.S. You are generally regarded as a U.S Citizen if you are born in the U.S., unless explicitly having renounced your citizenship, also if you are holder of a valid "U.S Resident Permit" or have a valid work permit "Green Card".)
- B** ☐ The Controlling Person 4 **is not** a tax resident in the U.S.

PART 5: Declaration and Signature of authorised signatory

The above Account Holder hereby declares and certifies that the information provided on this form is, to the best of its knowledge and belief, accurate and complete. The Account Holder hereby agrees to provide Luminor Bank AS, company code 11315936, address: Liivalaia 45, Tallinn, 10145 Estonia, represented by Luminor Bank AS Latvian branch, company code: 40203154352, address: Skanstes iela 12, LV-1013, Riga, Latvia (hereinafter – Luminor) upon request with any information or documentation which is necessary or desirable for Luminor to comply with any obligation Luminor may have in connection with U.S. FATCA, and the CRS.

The Account Holder further undertakes to notify Luminor immediately of any change to the above information. Provided information on this form may be used for reporting purposes according to local law, and to the extent necessary or desirable for Luminor to comply with the above obligations, the Account Holder hereby consents to Luminor disclosing information contained in this self-certification to third parties, including relevant tax authorities.

The Account Holder agrees that it will submit a new form within 30 days if any certification on this form becomes incorrect or no longer apply.

The Account Holder acknowledges that the implementation of this service involves personal data processing by Luminor and the processors involved in providing the requested service(s).

When signing this document, the Account Holder acknowledges being informed about the general terms and conditions of personal data processing provided in Luminor's Privacy Policy and Luminor's Data Retention Policy which can be found at: <https://www.luminor.lv/en/privacy-policy> and <https://www.luminor.lv/en/data-retention-policy>, of the purposes and legal basis of the processing as well as any processors, recipients of personal data and the exercise of data subject rights as well as relevant terms and definitions. Luminor's Data Retention Policy will specify the period for which the Customer's personal data will be stored. The controller of the personal data processed under this document is Luminor Bank AS, company code 11315936, address: Liivalaia 45, Tallinn, 10145 Estonia, represented by Luminor Bank AS Latvian branch, company code: 40203154352, address: Skanstes iela 12, LV-1013, Riga, Latvia.

Upon request, Luminor's Data Protection Officer (e-mail: dataprotectionLV@luminorgroup.com) will provide additional information about the processing of personal data under this document and assist you with the exercise of your rights.

The Account Holder confirms that personal data of persons other than the Account Holder provided in this document, is obtained lawfully and that the Account Holder is entitled to disclose such personal data to Luminor for the purposes of implementation of the requested service(s). The Account Holder confirms and guarantees that such persons are informed of the processing of their personal data by Luminor and have consented or otherwise legally agreed to such processing. The Account holder confirms that such persons have been referred to Luminor's Privacy Policy and Luminor's Data Retention Policy which can be found at: <https://www.luminor.lv/en/privacy-policy> and <https://www.luminor.lv/en/data-retention-policy>.

Date (DD/MM/YYYY)	Date (DD/MM/YYYY)
Signature of representative / authorized person	Signature of representative / authorized person
Name in print	Name in print

Instructions and definitions
Based on the OECD Common Reporting Standard (CRS), U.S. FATCA, and national legislation, Luminor is required to collect and report certain information about an Account Holder's tax residency to the local competent authority in order to counter tax evasion in different countries.
Please note:
1) The Account Holder is the legal entity or entities entitled to the income and/or assets associated with an account.
2) For joint or multiple Account Holders, please complete a separate form for each Account Holder.
3) Do not use this form if the Account Holder is an individual or sole trader. Instead you should complete and provide a self-certification form for Individual customers.
4) If you are resident in more than three countries for tax purposes, please fill in the additional jurisdictions in a separate copy of this form.
5) Please fill in and submit a W-8BEN-E form in addition to this form if this form is not appropriate to certify your FATCA status.
Luminor is not allowed to provide tax advice nor determine your tax residency. If you have any questions on how to determine your tax residency status, please contact a tax advisor or the local tax authorities.
Information regarding the processing of personal data
Information regarding the processing of personal data is available at www.luminor.lv under „Processing of Personal Data“.
Account Holder
The "Account Holder" is the person listed or identified as the holder of a Financial Account or other agreement with respect to a financial product by the Financial Institution that maintains the account or such agreement of a financial product.
Active Non-Financial Entity - Active NFE
An Entity (that is not a Financial Institution) is an Active Non-Financial Entity (NFE) if the Entity's:
1) gross income more than 50 % derives from other than passive income, for instance sales of goods and/or services and
2) assets of more than 50 % held by the Entity relates to other than passive assets, for instance assets related to the sales of goods and/or services (e.g. hairdresser, restaurant, consultancy firms, etc.)
<u>An Active Non-Financial Entity means for example:</u>
- Active NFEs by reason of income and assets;
- Publicly traded NFEs - the stock of the Entity or a related entity is regularly traded on an established securities market;
- Governmental Entities, International Organisations or their wholly owned Entities;
- Holding companies that are members of a nonfinancial group;
- Start-ups - the Entity is not yet operating a business and has no prior operating history (the first 2 years);
- Entities that are liquidating or emerging from bankruptcy;
- Treasury centres - the Entity primarily engages in financing or hedging transactions with a group company;
- Non-Profit Organisation - the Entity is a Non-Profit Organisation
Controlling Person
A Controlling Persons is defined as a natural person who exercises control over the Entity or the shareholder of the Entity based on local Anti-Money Laundering (AML) requirements. For this purpose, direct or indirect ownership of more than 25 per cent of the Entity is considered a controlling holding. If the Entity is a Passive NFE then Luminor is required to determine whether or not the Controlling Person is a foreign tax resident (resident of a country other than the bank country). In the case of a trust this means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiaries and any other natural person(s) exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, it means persons in equivalent or similar positions.
CRS
CRS is the Common Reporting Standard issued by the OECD, under which countries that have signed an international agreement exchange tax payer information between jurisdictions.
Custodial Institution
Any entity that holds, as a substantial portion of its business, financial assets for the account of others. This is where the entity's gross income attributable to the holding of financial assets and related financial services equals or exceeds 20% of the entity's gross income during the shorter of: 1) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or 2) the period during which the entity has been in existence.
Deemed-Compliant FFI
The term deemed-compliant FFI means an FFI that is treated as meeting the requirements of Section 1471(b) of Internal Revenue Code of US. Also includes a QI branch of a US financial institution that is a reporting Model 1 FFI
Depository Institution
Any entity that accepts deposits in the ordinary course of a banking or similar business.
FATCA (Foreign Account Tax Compliance Act)
FATCA is an abbreviation of Foreign Account Tax Compliance Act. This United States tax legislation is aimed at identifying U.S. Persons that hold account(s) or financial assets outside of the United States.
FATCA-Partner Jurisdiction
FATCA-partner jurisdiction is a jurisdiction that has entered into an agreement (IGA) with the United States to exchange information under FATCA. Please see participating countries in the link below: http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA-Archive.aspx .
Financial Institution - FI
A Financial Institution is a depository institution, a custodial institution, an investment entity or a specified insurance company.
GIIN number
A GIIN is a "Global Intermediary Identification Number" (19 characters) that is issued by the Internal Revenue Service (IRS) and is the identification number that is assigned to foreign financial institutions and sponsoring entities for purposes of identifying their registration with the IRS under FATCA.
Investment Entity
The term "Investment Entity" includes two types of Entities:
1) any Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer: a) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; b) Individual and collective portfolio management; or c) Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons. Such activities or operations do not include rendering non-binding investment advice to a customer.
2) The second type of "Investment Entity" ("Investment Entity managed by another Financial Institution") is any Entity which gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by

another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity. An Entity is "managed by" another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in (a) – (c) above in the definition of 'Investment Entity'. An Entity only manages another Entity if it has discretionary authority to manage the other Entity's assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.
Non-Participating FFI
A Financial Institution outside a FATCA-partner jurisdiction that has not entered into an agreement with Internal Revenue Service (IRS) for FATCA purposes is referred to as a Non-Participating Foreign Financial Institution. A Non-Participating FFI is subject to withholding under FATCA.
Participating Jurisdiction
A country that has adopted the Common Reporting Standard and that has signed the international agreement with the country in which you hold the financial account, i.e the country where the bank is located. For more information regarding the CRS Participating Jurisdictions, please visit the official list of countries published by OECD at http://www.oecd.org/ctp/exchange-of-tax-information/MCAA-Signatories.pdf .
Passive income
Passive income is typically dividends and interest. It could also be rent and royalties, payments from life insurance, certain other insurance income, profits from the sale of assets that provide passive income, profits from commodity sales, foreign exchange earnings and profits from derivatives. Rent that derives from active work of employees, i.e. the entity has employees, is generally not seen as passive income.
Passive Non-Financial Entity - Passive NFE
An entity that neither is a Financial Institution or an Active Non-Financial Entity. Normally, a passive NFE has more than 50% passive income deriving from e.g. interest, dividends, return on investments.
Registered Deemed-Compliant FFI
Deemed-Compliant FFIs, which are required to register with the IRS and obtain GIIN (Section 1.1471-5(f)(1) of Internal Revenue Code of US).
Related Entity
An entity is a Related Entity of another entity if either entity controls the other entity, or two entities are under common control. For this purpose control includes direct or indirect ownership of more than 50 per cent of the votes in an entity.
Specified Insurance Company
The term "Specified Insurance Company" means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
Sponsoring Entity
An entity that has registered with the Internal Revenue Service (IRS) and has agreed to fulfil the FATCA obligations on behalf of a sponsored entity.
Tax residency
Generally, an entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction, it pays or should be paying tax therein by reason of its domicile, residence, place of management or incorporation, or other criterion of a similar nature. The tax residence of the branch of an entity is normally only in the country of tax residence of the entity to which the branch belongs. <u>When is an entity tax resident in another country?</u> The domestic laws of the other countries lay down the conditions under which an entity is to be treated as tax resident. They cover various forms of attachment to a country which, in the domestic taxation laws, form the basis of a comprehensive taxation (full tax liability). <u>When is an individual tax resident in another country?</u> In general, the tax residence is the same as the permanent residence or whereabouts. However, each country has its own set of rules for determining tax residence. For more information about tax residency rules in a certain jurisdiction, please visit the OECD Automatic Exchange Portal at: http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/ . If you have any questions about how to determine your tax residency status you should consult a tax advisor or your local tax authority.
Taxpayer Identification Number (TIN)
The term Taxpayer Identification Number (TIN), or a functional equivalent, is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an entity which is used to identify the individual or entity for the purposes of tax administration. 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"). <u>Examples of TIN numbers issued to entities:</u> EE, LV, LT: Registration Code DK: CVR-number FI: Business Identity Code (Y-tunnus) FR: SIREN number SE: Corporate Identity Number NO: The organisation number USA: EIN-number CH: UID-number <u>Examples of TIN issued to Individuals (Controlling Person)</u> EE, LV, LT: Personal Code NO: National identity number or D-number FI: Social Security number UK: UTR or NINO number DK: CPR-number SE: Personal Identity Number RU: INN number Further details on jurisdiction specific TIN formats can be found at: http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/ .
U.S. Tax residence
You are generally considered to have such Residency if you are resident in the United States; are a U.S. Citizen (including individuals with dual citizenships); if you are a holder of a valid "U.S. Residence Permit"; or have a valid work permit ("Green Card"). If born in the U.S. you are generally regarded as a U.S. Tax Resident. More information regarding U.S. Tax Residency can be found at: www.irs.gov .