

COMMON REPORTING STANDARD (CRS) INDIVIDUAL SELF-CERTIFICATION



Please read these instructions before completing the form.

The Tax Procedures (Common Reporting Standard) Regulations, 2023 "CRS" require Equity Bank (Kenya) Limited to collect and report certain tax related information about account holder's tax residence. If your tax residence is located outside Kenya, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to The Kenya Revenue Authority ("KRA") and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information. 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.

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 within 30 days.

This form is intended to request information consistent with local law requirements.

HOW TO COMPLETE THE FORM

- Please fill in this form if you are an individual account holder, sole trader, or sole proprietor.
- For joint or multiple account holders, use a separate form for each individual person.
- Where you need to self-certify on behalf of an entity account holder or as a controlling person of an entity, do not use this form. Instead, you will need an "Entity self-certification" form.
- If you are filling in this form on behalf of someone else;

Please tell us in what capacity you are signing in Part 3. 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.

Please note that this self-certification form is for CRS purposes only. Its completion is not a substitute for completion of forms in relation to the United States Foreign Account Tax Compliance Act (FATCA).

As a financial institution, Equity Bank (Kenya) Limited does not provide tax advice to its customers.

For more information on tax residence, please consult your tax adviser or the information at the [Kenya Revenue Authority Portal](#) or [OECD automatic exchange of information portal](#).

1. ACCOUNT HOLDER IDENTIFICATION

Name _____
(First Name) (Middle Name) (Surname)

Date of Birth _____ Place of Birth _____ Country of Birth _____
(DD/MM/YYYY) (Town or City)

Current Residential Address:

Line 1 (e.g. House/Apt/Suite Name, Number, Street) _____

Line 2 (e.g. Town/City/Province/County/State) _____

Country: _____ Postal Code: _____

Mailing Address: (please only complete if different to the address shown above)

Current Residential Address:

Line 1 (e.g. House/Apt/Suite Name, Number, Street) _____

Line 2 (e.g. Town/City/Province/County/State) _____

Country: _____ Postal Code: _____

Note: If the residential address provided here differs from our existing bank records, we will treat this as your current

residential address and update our bank records accordingly.

2. TAX RESIDENCE INFORMATION

Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.		
2.		
3.		

Reason A – The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents.

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

Reason C – No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed).

For **Reason B**, please explain the reason why the Account Holder is unable to obtain TIN or equivalent number:

- _____
- _____
- _____

3. DECLARATION

I understand that the information provided by me is subject to the terms and conditions governing the Account Holder's relationship with Equity Bank (Kenya) Limited and its affiliates (collectively "Equity Group") setting out how Equity Bank (Kenya) Limited may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including 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 resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

I certify that I am the Account Holder, or I am authorized to sign for the Account Holder of the account(s) to which this form relates, and I declare that all statements made in this declaration are to the best of my knowledge and belief, correct and complete.

If there is a change in circumstances that affects the tax residence of the Account Holder or causes the information contained herein to become incorrect or incomplete, I understand that I am obligated to inform Equity Bank (Kenya) Limited of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification.

I/We agree to indemnify and hold harmless the Equity Bank (Kenya) Limited against all claims arising in respect of any loss, damage or costs incurred by Equity Bank (Kenya) Limited and its directors, agents or personnel as a result of performance or non-performance of its obligations as provided herein.

I/We the undersigned confirm I/we have read and understood the terms of the Privacy Policy and hereby give express, unequivocal, free, specific and informed authority to Equity Bank (Kenya) Limited and its affiliates to collect, use and process my/our data as per the policy provided at <https://equitygroup Holdings.com/privacy-policy/>

Name _____

National ID/Passport No _____ Passport Expiry Date _____

Signature _____ Date _____

Capacity** (Only applicable if you are not the Account Holder) _____

*Authorization on behalf of the Account Holder must be accompanied with Power of Attorney or equivalent recognized document of the country.

**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.

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.

1. **“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.
2. **“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).
3. **“Entity”** The term **“Entity”** means a legal person or a legal arrangement, such as a corporation, organization, partnership, trust, or foundation.
4. **“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.
5. **“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.
6. **“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
7. **“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.
8. **“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.
9. **“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.
10. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize 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.

OFFICIAL USE

Received By

Name _____ PF No. _____ Signature _____ Date _____

Account Name _____ Account Number _____

Verified By

Name _____ PF No. _____ Signature _____ Date _____