

## Individual Tax Residency Self-certification Form Instructions

**Please read these instructions before completing the form.**

Regulations made on the Organization for Economic Cooperation and Development ("OECD") Common Reporting Standard ("CRS") require Financial Institutions ("FIs") to collect and report certain information about its Account Holders' tax residence.

Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are a resident in the jurisdiction on the following website: <http://www.oecd.org/tax/automatic-exchange/>. 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). 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 also need to fill in an IRS W-9 or W-8 form, as appropriate, or self-certification applicable to Foreign Account Tax Compliance Act (FATCA)

If your tax residence (or the account holder's [client], if you are completing the form on their behalf) is located outside the jurisdiction where the Financial Institution maintaining the account is located, 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 tax authorities in the country where the Financial Institution is located 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 (client), and other terms, in the Appendix.**

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 Banco de la Producción S.A. Produbanco and provide an updated self-certification.

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

Please fill in this form if you are an individual account holder, sole trader or sole proprietor.

**For joint or multiple account holders (client), use a separate form for each individual person.**

**Where you need to self-certify on behalf of an entity account holder, do not use this form.** Instead, you will need an "Entity tax residency self-certification form". Similarly, if you are a controlling person of an entity, please fill in a "Controlling person tax residency self-certification form" instead of this 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. If signing under a power of attorney please also attach a certified copy of the power of attorney.

A legal guardian should complete the form on behalf of an account holder who is a minor.

**As a financial institution, we are not allowed to give tax advice.** Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine tax status.

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 following link: <http://www.oecd.org/tax/automatic-exchange/>.

**Field marked with a \* are mandatory.**

**Individual Tax Residency Self-certification Form**  
(please complete in CAPITAL LETTERS parts 1-3)

**Part 1 – Identification of individual account holder**

<b>A. Identification of individual account holder (client)</b>	
<b>Name of the Account Holder:</b>	
Family Name or Surname: *	First and Middle Name(s): *
ID number: *	
<b>B. Current Residence Address:</b> <i>The information provided in this section will be used solely for the purposes of this form.</i>	
Line 1 (e.g. House/Apt/Suite Name, Number, Street): *	
Line 2 (e.g. City/Province/County): *	
State: *	
Country: *	
Postal Code / Zip Code: *	
<b>C. Mailing Address: (please only complete if different to the address shown in Section B)</b> <i>The information provided in this section will be used solely for the purposes of this form.</i>	
Line 1 (e.g. House/Apt/Suite Name, Number, Street):	
Line 2 (e.g. City/Province/County):	
State: *	
Country: *	
Postal Code / Zip Code: *	
<b>D. Date of Birth (DD/MM/YYYY): *</b>	
<b>E. Place of Birth: *</b>	
Town or City of Birth: *	
Country of Birth: *	

**Part 2 – Country of Residence / Jurisdiction for Tax Purposes and related Taxpayer Identification Number or equivalent number (“TIN”) (See Appendix) \***

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country / jurisdiction indicated.

If the Account Holder is tax resident in more than three countries please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

**Reason A** - The country /jurisdiction 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 (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

**Reason C** - No TIN is required (**Note**. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such country / jurisdiction)

Country / Jurisdiction of Tax Residence	TIN	If no TIN available enter Reason A, B or C
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)
3)

**Part 3 – Declarations and signature: \***

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's (client) relationship with Banco de la Producción S.A. Produbanco and by the personal data processing policies implemented by the Bank, setting out how it may use and share the information shared by me.

I acknowledge that Banco de la Producción S.A. Produbanco may disclose and transfer to its parent companies, and its and their respective branches, subsidiaries, affiliates, representative offices, or third party service providers located anywhere in the world (on or outside the country or jurisdiction in which I reside, in which my relationship with the Financial Institution is maintained, in which the account or transaction is booked, in which information is collected and/or retained or in which the transaction is conducted) the information contained in this form and other information regarding the Account Holder and any Reportable Account(s) when considered necessary by the Bank for its business purposes or in connection with, to comply with, or to facilitate compliance with, any law, regulation, court order or requirement (including under any code, guideline, standard, policy, circular or notice) of a governmental, regulatory, supervisory, law enforcement, prosecuting, tax or similar authority or industry body in any jurisdiction existing currently or in the future, on for the purposes of ongoing cooperation with such governmental, regulatory and/or statutory authority, or to comply with any agreement or arrangement with such authority or between such authorities in any jurisdiction existing currently or in the future. I consent to and instruct and authorize you to make such disclosures and transfers.

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 the account(s), including Ecuador, 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 certify that I am the Account Holder [client] (or I am authorized to sign for the Account Holder) of all the account(s) to which this form relates.

**I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**

I undertake to advise Banco de la Producción S.A. Produbanco within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide the Bank that maintains the account with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Signature: *	
Print name: *	
Date (DD/MM/YYYY): *	

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

Capacity: *	
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## Appendix – Summary Descriptions of Selected 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 with 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 following link: <http://www.oecd.org/tax/automatic-exchange/>.

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

**“Account Holder”** The term "Account Holder" means the person listed or identified as the holder of a Financial Account (includes the term "client"). 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 Persons”** 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 Actions 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, organization, partnership, trust or foundation.

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

**“Participating Jurisdictions”** 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 a 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 Tax Payer 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 following link: <http://www.oecd.org/tax/automatic-exchange/>.

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.