FATCA – CRS ANNEXURE FOR INDIVIDUAL CUSTOMER

Annexure – 1 A

Details under FATCA and CRS

(Please consult your professional tax advisor for further guidance on your tax residency, if require in case of joint holders, this declaration to be obtained for each holder of such account).

Name of customer — Title — First name

Middle name

Last name

Customer ID

Nationality

(If national of more than one country, please mention all the countries separated by a comma).

City of birth

(Mandatory for Foreign National and Non-Resident of India).

Country of birth

Tax address type ☐ Residential ☐ Business ☐ Registered office

Father's name

(Mandatory if PAN is not available)

Spouse name

PAN number:

Date of birth D D M M Y Y Y Y

Aadhaar number

Occupation ☐ S-Service ☐ B-Business ☐ O-Other ☐ NA-Categorised

Identification type and identification number (Document submitted as proof of identity of the individual):

Name of the document submitted:

Identification number:

Tax residence details as applicable to you:
(Please indicate all the contries in which you are a resident for tax purposes and associated Tax ID number)

Country/Jurisdiction of tax residence	TIN	If no TIN available enter reason A, B, C or others

If TIN is unavailable, please provide the appropriate reason A, B or C:

☐ Reason A - The country/jurisdiction where the account holder is tax 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 above table if you have selected this reason).

☐ Reason C - No TIN is required
(Please select this reason only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

☐ Other_______________ (Please specify) _______________

% In case tax identification number is not available, kindly provide functional equivalent.

Certification: I/We have understood the information requirements of the form as per the CBDT notified Rules 114F to 114H and hereby confirm that the information provided by me/us on this form is true, correct and complete. I/We also confirm that I/we have read and understood the term and conditions below and hereby accept the same. I/We understand that my personal details as provided/available in the Bank record will be used for CBDT reporting (Please refer our detailed T&C for further details).

I/We shall indemnify Bandhan Bank for any loss (including penalty, if any, levied by any authority including the CBDT and RBI) that may be caused to Bandhan Bank on account of providing incorrect or incomplete information by me/us.

I/We understand and acknowledge that as per the provisions of Income-tax Act, the Rules made thereunder, Guidance Note and other circulars and notifications issued by the CBDT in this matter, Bandhan Bank may have to report the details in respect of our account(s) as per the prescribed format to the CBDT or other Government Agencies to comply with the obligations as per the Rules, read with the Inter-Governmental Agreements (IGA) signed between the Government of India and USA in respect of Foreign Accounts Tax Compliance Act (FATCA) and Multilateral Competent Authority Agreement (MCAA) signed by the Government of India with the OECD to comply with the Common Reporting Standards (CRS) and or any other similar arrangements.

Name ____

Date: D D M M Y Y Y Y

Signature

FATCA – CRS ANNEXURE FOR INDIVIDUAL CUSTOMER

Bandhan Bank

Annexure – 1 A

Terms and conditions

India has signed Multilateral Competent Authority Agreement [MCAA] on Automatic Exchange of Financial Account Information. In terms all countries which are a signatory to MCAA, are obliged to exchange financial information. Further, Government of India and United States of America (USA) have signed an agreement to improve international tax compliance and need to implement FATCA in India. In order to combat offshore tax evasion and avoidance and stashing of unaccounted money abroad, it requires cooperation amongst tax authorities. Hence, G20 and OECD countries have worked together and developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). As per the above agreements, as well as provisions of section 285BA of the Income-tax Act, 1961, Rules 114F to 114H of the Income-tax Rules, 1962 and related guidance notes and notifications published by the Central Board of Direct Tax and the Reserve Bank of India issued in this regard from time to time, Bandhan Bank is required to seek additional information and documentation from account holders and also obliged to share such information with relevant tax and other competent authorities. Please note that this document does not constitute tax or legal advice. If you have any questions about this form or regulations, please contact your tax, legal and/or other professional advisor.

The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Under the Rules, the Bank is required to perform due-diligence procedures in relation to the customer. Depending upon the outcome of such procedures, the Bank may exercise discretion to report information on any given customer to the relevant authorities, notwithstanding the declaration provided by the customer.

Please note that you may receive more than one request for information if you have multiple relationships with Bandhan Bank. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Instructions - If you have any questions about your tax residency, please contact your tax advisor.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers.

If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has any of the following Indicia (e.g. address) pertaining to a foreign country (country other than India or any other stated country of tax residence) and yet declares himself to be not a tax resident in such country, the customer needs to provide the following:

- Relevant curing documents pertaining to India or stated country of tax residence as mentioned in the table below; and
- a reasonable explanation and appropriate documents (e.g. Visa) to justify the irrelevance of the found indicia for tax purposes

	FATCA/CRS Indicia observed	**Curing documents (Documents to cure the FATCA/CRS indicia)**
		If customer does not agree to be "Specified U.S. person"/"CRS reportable person" status
1	U.S. place of birth	1. Self-certification (as provided in FATCA-CRS form) to establish that the account holder is neither a citizen of United States of America nor a US resident for tax purposes; 2. Non-US passport or any non-us government issued document evidencing nationality or citizenship (refer list below); and 3. Any one of the following documents: a. Certificate Copy of "Certificate of Loss of Nationality'/'DS-4083' and 'Form I-407 b. Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain US citizenship at birth
2	Residence/Mailing address in a country other than India	1. Self- Certification (as provided in FATCA- CRS form) that the account holder is not resident for tax purposes in that country; and 2. Reasonable explanation and documentary evidence (as appropriate) to substantiate that account holder is not a tax
3	Telephone number in a country other than India (and no telephone number in India provided)	1. Self-certification (as provided in FATCA-CRS form) that the account holder is not resident for tax purposes in that the account holder is not resident for tax purposes in that country; and 2. Reasonable explanation and documentary evidence (as appropriate) to substantiate that account holder is not a tax resident of country as per indicia found (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes in India or stated country of tax residence:

1. Certificate of residence issued by an authorised government body*; or
2. Valid identification issued by an authorised government body* (e.g. passport, national identity card, etc.)

   *Government or agency thereof or a municipality

Appropriate documents (e.g. visa) to justify the irrelevance of the found indicia for tax purposes can include:

1. Copy of Continuous Discharge Certificate (CDC) - For seafarers/mariners
2. Copy of relevant visa (such as Student Visa/Diplomat Visa/temporary work permit)

For Bank's internal use

Curing document provided by the customer for curing FATCA and CRS indicia (Bank staff to tick on curing document provided by the customer):

- Student (Student visa)
- Diplomat (Diplomatic visa)
- Mariner/Sea fearer (Continuous Discharge Certificate (CDC))
- Temporary visit (Temporary work visa)
- Temporary visit (Teacher, Tourist or other visa)
- Athlete or artist or professional (Appropriate visa)
- Recently shifted residence (Appropriate visa)
- Not qualifying as tax resident as not meeting requisite no. of days' stay (Appropriate visa)
- Other, please specify with appropriate visa
- Non-US passport (Mandatory where nationality or country of birth is U.S. but tax residency is of other country)
- Certificate of loss of US nationality of birth (Mandatory where nationality or country of birth is U.S. but tax residency is of other country)