



Dear RHB Customer

Thank you for choosing RHB.

As part of RHB's commitment to being fully Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) compliant, we are required to document our customers' tax information. **Therefore, RHB customers are required to submit the relevant self-certification form.** If you are a tax resident outside the country where your account is held, we are obliged to share your tax residency and other information relating to your accounts with the local tax authority where applicable and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

What is required of me?

Customers are required to provide RHB with their FATCA and CRS status by completing this Entity Self-Certification Form. This form must be submitted with the attached Controlling Person Self-Certification Form(s), depending on your FATCA or CRS status.

As an **entity account holder**, please fill in:

- Entity Self-Certification form; and attach with
- Controlling Person Self-Certification form (s) (applicable ONLY for certain types of entities as in Section 4)

For entities with more than one controlling person(s), please submit one Controlling Person Self-Certification Form for each person.

Please complete this form if you are doing so on behalf of an entity account holder. If you are an **individual account holder/sole proprietor/sole trader**, do not complete this form. Instead, please complete an Individual Self-Certification Form.

What does this mean for me?

By returning this form to us, you are deemed to have provided your consent for RHB to process and store the data contained within the documentations on RHB internal systems. You may also refer to the Definitions and Interpretation for a summary of terms used in this form.

If you have any questions about this form or these instructions please visit: www.rhbgroup.com, visit a branch or call us.

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.

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.



ENTITY SELF-CERTIFICATION FORM

Section 1: Identification of Account Holder

(Please complete Sections 1-5 in BLOCK CAPITALS)

Legal Name of Entity
 Business Registration No.
 Registered Address (as per Business License)
 Town or City Country

Section 2: Declaration of Tax Residency

Please provide the tax residency information in the following table:

If the Account Holder is not tax resident in any country/jurisdiction (e.g., because it is fiscally transparent), please indicate that on line 1 and provide its place of effective management or jurisdiction in which its principal office is located. If the Account Holder is tax resident in more than three countries/jurisdictions, please use a separate sheet.

Country of Tax Residency	Taxpayer ID No. (TIN)	If no TIN, tick one of the reasons
		<input type="checkbox"/> A Country does not issue TIN <input type="checkbox"/> B Country does not require the collection of TIN <input type="checkbox"/> C Others – circle where applicable TIN application in progress not required to register tax file
		<input type="checkbox"/> A Country does not issue TIN <input type="checkbox"/> B Country does not require the collection of TIN <input type="checkbox"/> C Others – circle where applicable TIN application in progress not required to register tax file
		<input type="checkbox"/> A Country does not issue TIN <input type="checkbox"/> B Country does not require the collection of TIN <input type="checkbox"/> C Others – circle where applicable TIN application in progress not required to register tax file

Section 3: For Entity incorporated, organised or operating in the US

Please complete where applicable:

1	Tick one of the following for Federal tax classification and enter additional information where required: <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/Estate <input type="checkbox"/> Limited liability company, circle the tax classification (C= C Corporation, S= S Corporation, P= Partnership) and enter name of entity as shown on tax return <input type="checkbox"/> Others, enter name as shown on U.S. federal tax document
2	Enter name as shown on your income tax return (if different from the legal name in Section 1 above):



Section 3: For Entity incorporated, organised or operating in the US (continued)

3	<p>If you are exempt from backup withholding and/or FATCA reporting, enter the code that may apply to you:</p> <p><input type="checkbox"/> Exempt payee code <input type="checkbox"/> Exemption from FATCA reporting code</p> <p>.....</p> <p><i>Refer to Definitions and Interpretation for list of codes</i></p>
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Section 4: For Entity NOT incorporated, organised or operating in the US

4A. Financial Institution (Select where applicable for FATCA and/or CRS Status)

		FATCA Status
<input type="checkbox"/>	<ul style="list-style-type: none"> ▪ The Entity is a Participating Foreign Financial Institution (FFI), Reporting Model 1 FFI or Reporting Model 2 FFI; and ▪ Please provide Its GIIN (Global Intermediary Identification Number): <p style="margin-left: 20px;"> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> - <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> - <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> - <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> </p>	Participating FFI Reporting Model 1 FFI Reporting Model 2 FFI
<input type="checkbox"/>	<ul style="list-style-type: none"> ▪ Other types of Foreign Financial Institutions (e.g. certified deemed-compliant FFI, sponsored FFI, FI with a Local Client Base, etc.); and ▪ Please complete and submit the appropriate IRS Form W-8 	
		CRS Status
<input type="checkbox"/>	<ul style="list-style-type: none"> ▪ Investment Entity include the following: <ul style="list-style-type: none"> - Financial Institution Investment Entity (FIIE) – Investment entity managed by another Financial Institution - Other Investment Entity 	Investment Entity
<input type="checkbox"/>	<ul style="list-style-type: none"> ▪ It is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution <p><i>Please also complete Controlling Person Self-Certification Form for all Controlling Persons</i></p>	Non-Participating FIIE
<input type="checkbox"/>	<ul style="list-style-type: none"> ▪ It is a Depository Institution, Custodial Institution or Specified Insurance Company 	Financial Institution

4B. Entity Exempted (Select where applicable)

	FATCA Status	CRS Status
<input type="checkbox"/>	Government Entity or Central Bank (or a wholly owned entity of a Governmental Entity / Central Bank)	Entity wholly owned by exempt Beneficial Owners
<input type="checkbox"/>	Government Entity or Central Bank	Government Entity or Central Bank
<input type="checkbox"/>	International Organisation (or a wholly owned agency of an International Organisation)	International Organisation
<input type="checkbox"/>	International Organisation	International Organisation
<input type="checkbox"/>	Publicly Listed company or its Related Entity	Active NFFE Publicly traded NFFE or NFFE affiliated of a public traded corporation
<p><i>Please provide the name of the established securities market on which the corporation is regularly traded:</i></p> <p>.....</p> <p><i>If you are a Related Entity of a regularly traded corporation, please provide the name of the regularly traded corporation:</i></p> <p>.....</p>	Publicly traded NFE	



4C. Non-Financial Institution (Select where applicable)		FATCA Status	CRS Status
<input type="checkbox"/>	Active Business	Active NFFE	Active NFE
<input type="checkbox"/>	Holding Company of Nonfinancial Groups	Active NFFE – Excepted Nonfinancial Group Entity	Active NFE (Others) – Holding NFE of Nonfinancial group
<input type="checkbox"/>	Start-up Company	Active NFFE – Excepted Nonfinancial Start-Up Company	Active NFE (Others) – Start-up NFE
<input type="checkbox"/>	Liquidating or Emerging from Bankruptcy Company	Active NFFE – Excepted nonfinancial entity in liquidation or bankruptcy	Active NFE (Others) – Liquidating or emerging from bankruptcy
<input type="checkbox"/>	Treasury / Financing Centre of Corporate Group	Active NFFE – Excepted Nonfinancial Group Entity	Active NFE (Others) – Treasury/Financial Centre of non-financial group
<input type="checkbox"/>	Charity/ Non-profit Organisation	Active NFFE – Non-profit Organisation	Active NFE (Others) – Non-profit NFE
<input type="checkbox"/>	Passive Investment Entity derives more than 50% of its gross income (for the previous calendar year) from passive income such as investments, dividends, interests, rents or royalties <i>Please also complete Controlling Person Self-Certification Form for each Controlling Persons</i>	Passive NFFE	Passive NFE
<input type="checkbox"/>	If your FATCA classification is none of the above, kindly complete and submit the appropriate IRS Form W-8		

Section 5: Declaration and Undertaking

I understand that the information supplied by me is subject to the **RHB Terms and Conditions**, which has been made available to me.

I acknowledge that the information contained in this form and information regarding my account(s) with you may be provided to IRBM and they may exchange this information with tax authorities of other countries pursuant to intergovernmental agreements to exchange financial account information.

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 you within 30 days of any change in circumstances which affects the tax residency status of the Entity named in Section 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide you with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

Signature

Name

NRIC/Passport Number.....

Date: (DD/MM/YYYY)

Company stamp

I certify that I am an authorised representative for the Entity documented in the present form



Definitions and Interpretation

“Account Holder” means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains that account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Accounts, the trust or estate is the Account Holder, rather than the trustee or the trust’s owner or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnerships is the Account Holder, rather than the partners in the partnership.

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 holding the account, and such other person is treated as holding the account.

“Account Information” means any information relating to any account of a Customer with any of the RHB Group including without limitation the account number, account balance or value, currency denomination, gross receipts, withdrawals and payments to or from the account and the total gross amount of interest paid or credited to the account.

“Active Business” refers to entity which derives:

- At least 50% of its gross income (for the previous calendar year) from these business activities and not from passive income such as investments, dividends, interests, rents or royalties; and
- At least 50% of the weighted average percentage of assets held by it (tested quarterly, using fair market value or book value of assets as reflected in your balance sheet) produce or are held to produce income for these business activities.

“Authority” means any national, state, or local government, any political subdivision thereof, any agency, authority, instrumentality, whether judicial or administrative, regulatory or self-regulatory organisation, law enforcement body, court, central bank or tax or revenue authority in any jurisdiction whether within or outside of Malaysia.

“C Corporation” is a legal structure that businesses can choose to organise themselves under to limit their owners’ legal and financial liabilities. Generally, all for-profit corporations are automatically classified as a “C Corporation” unless the corporation elects the option to treat the corporation as a flow-through entity known as “S Corporation”.

“Charity/ Non-profit Organisation” must be established and maintained exclusively for either:

- religious, charitable, scientific, artistic, cultural or educational purposes; or
- professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civil league or an organisation operated exclusively for promotion of social welfare

The Charity/Non-profit organisation fulfills all the following conditions:

- Exempt from income tax in its jurisdiction of residence; and
- Has no shareholders or members who have a proprietary or beneficial interest in its income or assets; and
- Its formation documents or the local law do not permit the distribution of any income or assets to or applied for the benefit of a private person or non-charity entity, except for payment as reasonable compensation for services rendered or distribution in accordance with the charity’s charitable activities; and
- Its formation documents or the local law requires all of the charity’s assets to be distributed to a government entity or other non-profit organisation upon the charity’s dissolution or liquidation.

“Controlling Person” are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity (“Passive NFE”) then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, Controlling Person(s) means persons in equivalent or similar positions.



Definitions and Interpretation

“Common Reporting Standard (CRS)” was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.

“Corporation that is publicly traded or an affiliate of a publicly traded corporation” include any corporations which regularly traded its stock on one or more established securities markets; or is an affiliate of an entity which regularly traded their stock on an established securities market.

“Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

“Exempt payee code” is code used for identifying payee that are exempt from backup withholding. Generally individuals (including sole proprietors) are NOT exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are NOT exempt from backup withholding for payments made in settlement of payment card or third party network transactions. Refer to Form W-9 instructions for more details on list of exempt payees, their codes and which types of payment these codes should be used.

“Exemption from FATCA reporting code” is code used for identifying payee that are exempt from reporting under FATCA and applies to person that has accounts maintained outside of the United States by certain foreign financial institutions.

Refer to Form W-9 instructions for more details and to assess if financial institution is subject to these requirements.

“Financial Account” means 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 as defined in FATCA and CRS regulations.

“Foreign Account Tax Compliance Act (FATCA)” which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.

“Foreign Financial Institution (FFI)” refers to a non-US entity that is a financial institution.

“Government Entity or Central Bank (or a wholly owned entity of a Governmental Entity/Central Bank)” include but are not limited to the following:

- Ministries and their wholly owned and controlled entities; or
- Statutory Bodies and their wholly owned and controlled entities; or
- State Government Authorities and their wholly owned and controlled entities; or
- Local Authorities including City, Municipal and District Councils and their wholly owned and controlled entities.

“Holding Company of Nonfinancial Groups” refers to entity with following conditions:

- Substantially all (i.e. 80% or more) of the activities of the entity consist of holding the outstanding shares of, or providing financing and services to, one or more subsidiaries that are not FI; and
- It does not function (or hold itself out) as an investment fund, e.g. private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.

“International Organisation (or a wholly owned agency of an International Organisation)” includes any intergovernmental organisation (or a supranational organisation) that is comprised primarily of governments. It has in effect a headquarters or substantially similar agreement with the jurisdiction, and its income does not inure to the benefit of private persons

“Liquidating or Emerging from Bankruptcy Company” refers to entity which was not an FI in the past five years and is in the process of liquidating its assets or is re-organising with the intent to continue or recommence operations in a business other than that of an FI.



Definitions and Interpretation

“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.

“Passive Income” refers to sources of income that could include but are not limited to rent, any property income, dividends, royalties and interest as defined in FATCA and CRS regulations.

“Person” means an individual, corporation, company, partnership, joint venture, trust, estate, Limited Liability Company, unincorporated organisation or other entity.

“Personal Information” in respect of a Customer and any Controlling Person, means: (i) where the Customer and any Controlling Person is an individual, his/her full name, date and place of birth, residential address, mailing address, contact information (including telephone number), and any taxpayer identification number (“TIN”), social security number, citizenship(s), residency(ies) and tax residency(ies) or (if applicable) such other information as the RHB Group may reasonably require regarding such Customer and any Controlling Person; (ii) where the Customer and any Controlling Person is a corporate/entity, its full name, date and place of incorporation or formation, registered address, address of place of business, tax identification number, tax status, tax residency, registered address, address of place of business, certification of its CRS status/classification or (if applicable) such other information as the RHB Group may reasonably require regarding each of its substantial shareholders and controlling persons.

“Related Entity” is either if the Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

“Residential/Registered/Permanent Address”. The residential/registered/permanent address MUST be supported by a documentary evidence issued by an authorised government body (e.g. NRIC, passport, business license).

“RHB” means RHB Bank Berhad, RHB Islamic Bank Berhad, RHB Investment Bank Bhd, RHB Asset Management Sdn. Bhd., RHB International Islamic Asset Management Berhad, RHB Bank (L) Ltd., and its respective affiliates, holding/subsidiaries, related companies and successors and assigns, where applicable.

“S Corporation” are corporations that elect to pass corporate income, losses, deductions and credits through their shareholders for federal tax purpose. The corporation must meet the following requirements to qualify for “S Corporation” status:

- Be a domestic corporation (conducts its affairs in its home country, i.e. US)
- Have only allowable shareholders
 - May be individuals, certain trusts, and estates and
 - May not be partnerships, corporations or non-resident alien shareholders
- Have no more than 100 shareholders
- Have only one class of stock

“Start-up Company” refers to entity which was incorporated not more than 24 months prior to the date of this Self-Certification Form and fulfills the following:

- It is just starting and not yet in operations, and has no prior operating history; or
- It is investing capital into assets with the intention to operate a business other than that of a Financial Institution.

“Tax Information” in respect of a Customer and any Controlling Person, means: (i) any documentation or information (and accompanying statements, forms, representations, waivers and consents as the RHB Group may from time to time require or as the Customer and any Controlling Person from time to time give) relating, directly or indirectly, to the tax status of the Customer and any Controlling Person; (ii) Personal Information of the Customer and any Controlling Person; (iii) Account Information; and (iv) any other information received by any member of the RHB Group in relation to the Customer, including (but not limited to) information collected and maintained pursuant to Anti-Money Laundering/ Know Your Customer (AML/KYC) procedures.

“Tax Resident” refers to the definition of tax residence by each participating jurisdiction as provided on [<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>]. 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). For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.



Definitions and Interpretation

“TIN” (including “functional equivalent”) 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 following link [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>].

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 Entities, a Business/company registration code/number.

“Treasury / Financing Centre of Corporate Group” refers to entity primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution.