

**Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)**

▶ **For use by individuals. Entities must use Form W-8BEN-E.**  
▶ **Go to [www.irs.gov/FormW8BEN](http://www.irs.gov/FormW8BEN) for instructions and the latest information.**  
▶ **Give this form to the withholding agent or payer. Do not send to the IRS.**

**Do NOT use this form if:**

- You are NOT an individual . . . . . W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual . . . . . W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the United States (other than personal services) . . . . . W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States . . . . . 8233 or W-4
- You are a person acting as an intermediary . . . . . W-8IMY

**Instead, use Form:**

**Note:** If you are resident in a FATCA partner jurisdiction (that is, a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

**Part I Identification of Beneficial Owner** (see instructions)

<b>1</b> Name of individual who is the beneficial owner		<b>2</b> Country of citizenship	
<b>3</b> Permanent residence address (street, apt. or suite no., or rural route). <b>Do not use a P.O. box or in-care-of address.</b>			
City or town, state or province. Include postal code where appropriate.		Country	
<b>4</b> Mailing address (if different from above)			
City or town, state or province. Include postal code where appropriate.		Country	
<b>5</b> U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)			
<b>6a</b> Foreign tax identifying number (see instructions)	<b>6b</b> Check if FTIN not legally required . . . . . <input type="checkbox"/>		
<b>7</b> Reference number(s) (see instructions)	<b>8</b> Date of birth (MM-DD-YYYY) (see instructions)		

**Part II Claim of Tax Treaty Benefits** (for chapter 3 purposes only) (see instructions)

**9** I certify that the beneficial owner is a resident of \_\_\_\_\_ within the meaning of the income tax treaty between the United States and that country.

**10 Special rates and conditions** (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph \_\_\_\_\_ of the treaty identified on line 9 above to claim a \_\_\_\_\_ % rate of withholding on (specify type of income): \_\_\_\_\_

Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: \_\_\_\_\_

**Part III Certification**

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for chapter 4 purposes;
- The person named on line 1 of this form is not a U.S. person;
- This form relates to:
  - (a) income not effectively connected with the conduct of a trade or business in the United States;
  - (b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;
  - (c) the partner's share of a partnership's effectively connected taxable income; or
  - (d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country; and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

**Sign Here** ▶

I certify that I have the capacity to sign for the person identified on line 1 of this form.

\_\_\_\_\_  
Signature of beneficial owner (or individual authorized to sign for beneficial owner)

\_\_\_\_\_  
Date (MM-DD-YYYY)

\_\_\_\_\_  
Print name of signer

This form aims at certifying your tax residence towards the American tax authorities (Internal Revenue Services), if you intend to benefit from a reduced rate of American withholding tax on interest and dividends from American origin (rate of 15% rather than 30%). This form can also be used to certify that you are not a "US person" in the meaning of the Foreign Account Tax Compliance Act ("FATCA").

Form <b>W-8BEN</b> (Rev. October 2021) Department of the Treasury Internal Revenue Service	<b>Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)</b> <b>► For use by individuals. Entities must use Form W-8BEN-E.</b> <b>► Go to <a href="http://www.irs.gov/FormW8BEN">www.irs.gov/FormW8BEN</a> for instructions and the latest information.</b> <b>► Give this form to the withholding agent or payer. Do not send to the IRS.</b>	OMB No. 1545-1621
<b>Do NOT use this form if:</b>		
<ul style="list-style-type: none"> <li>• You are NOT an individual . . . . . W-8BEN-E</li> <li>• You are a U.S. citizen or other U.S. person, including a resident alien individual . . . . . W-9</li> <li>• You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the United States (other than personal services) . . . . . W-8ECI</li> <li>• You are a beneficial owner who is receiving compensation for personal services performed in the United States . . . . . 8233 or W-4</li> <li>• You are a person acting as an intermediary . . . . . W-BIMY</li> </ul>		
<b>Instead, use Form:</b>		
<b>Note:</b> If you are resident in a FATCA partner jurisdiction (that is, a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.		
<b>Part I Identification of Beneficial Owner (see instructions)</b>		
<b>1</b> Name of individual who is the beneficial owner Full name (first name and surname)	<b>2</b> Country of citizenship Country of nationality	
<b>3</b> Permanent residence address (street, apt. or suite no., or rural route). <b>Do not use a P.O. box or in-care-of address.</b> Permanent residence address (legal address) (Street, number, mailbox number) [1] City or town, state or province. Include postal code where appropriate. City (+postal code) [1]		
		Country Country [1]
<b>4</b> Mailing address (if different from above)  City or town, state or province. Include postal code where appropriate.		
		Country
<b>5</b> U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)		
<b>6a</b> Foreign tax identifying number (see instructions) Write out your Tax Identification Number [2]		<b>6b</b> Check if FTIN not legally required . . . . . <input type="checkbox"/>
<b>7</b> Reference number(s) (see instructions)		<b>8</b> Date of birth (MM-DD-YYYY) (see instructions) Date of birth!! MM-DD-YYYY
<b>Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)</b>		
<b>9</b> I certify that the beneficial owner is a resident of Country of tax residence [3] within the meaning of the income tax treaty between the United States and that country.		
<b>10 Special rates and conditions</b> (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph of the treaty identified on line 9 above to claim a % rate of withholding on (specify type of income):  Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding:		
<b>Part III Certification</b> Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:		
<ul style="list-style-type: none"> <li>• I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for chapter 4 purposes;</li> <li>• The person named on line 1 of this form is not a U.S. person;</li> <li>• This form relates to:           <ul style="list-style-type: none"> <li>(a) income not effectively connected with the conduct of a trade or business in the United States;</li> <li>(b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;</li> <li>(c) the partner's share of a partnership's effectively connected taxable income; or</li> <li>(d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);</li> </ul> </li> <li>• The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country; and</li> <li>• For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.</li> </ul>		
Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.		
Check the box <input checked="" type="checkbox"/> I certify that I have the capacity to sign for the person identified on line 1 of this form.		
<b>Sign Here</b>		
Sign [4] Signature of beneficial owner (or individual authorized to sign for beneficial owner)		Indicate the date !! MM-DD-YYYY Date (MM-DD-YYYY)
Indicate your last name + first name in capital letters Print name of signer		
<b>For Paperwork Reduction Act Notice, see separate instructions.</b>		
Cat. No. 25047Z		Form <b>W-8BEN</b> (Rev. 10-2021)

\* This explanatory note is designed to assist you with filling in the W-8BEN form. Keytrade Bank does not provide tax advice. Please contact a legal or tax adviser if you have any questions about the form or about tax law.

## > Explanatory notes *The form must be completed in English, and without any crossing out.*

Please note that when you provide dates, the format must be MM-DD-YYYY

### Part I

This part is for you to identify yourself

(1) Write out your permanent residence address (your legal / permanent address) – please note that the following are not permitted:

- Do not mention any address in Post Office Box form nor indicate any formulas such as ‘c/o’, or any ‘p/a’ addresses.
- Do not mention the name of a third party;
- Do not mention the address of a financial institution.

(2) Enter your tax identification number (this is your “TIN” issued by the tax authorities of your country of tax residence). If you don't have one, move on to Line 8 and enter your date of birth.

### Part II

This part is for you to request the application of the double-taxation treaty between the country you mention and the United States of America

(3) Indicate your country of tax residence:

- This country must be the same as the one you indicate as your country of tax residence to Keytrade Bank.
- If your country of residence for tax purposes is different to your country of legal residence, we must have received proof of your address for tax purposes.

### Part III

Confirmation and signature

(4) By signing the W-8BEN form, you confirm the following:

“Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself for chapter 4 purposes,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
  - a) not effectively connected with the conduct of a trade or business in the United States;
  - b) effectively connected but is not subject to tax under an applicable income tax treaty, or
  - c) the partner's share of a partnership's effectively connected income; or
  - d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner.

**I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect..”**

#### Important remarks:

- Only tax residents of the following countries are entitled to a reduced rate on interests and dividends from America :  
Australia, Austria, Bangladesh, Barbados, Belgium, Bulgaria, Canada, Chili, China, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Iceland, Indonesia, Ireland, Italy, Jamaica, Japan, Kazakhstan, Republic of Korea, Latvia, Lithuania, Luxembourg, Malta, Mexico, Morocco, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, South-Africa, Spain, Sri-Lanka, Sweden, Switzerland, Thailand, Ukraine, United-Kingdom, Venezuela.
- Reminder : Keytrade Bank is not in a position to offer all of its services to people with the status of “US Person”. The term “US Person” must be interpreted as per the American law in force. Customers are fully responsible for determining whether they are classified as a US Person or not. In case of doubts, we recommend contacting a specialised tax adviser. A client that would acquire the status of “US Person” in the course of his relationship with Keytrade Bank, must immediately notify the latter, which in such a case reserves the right to end its relationship with the client. Customers are liable for any damages which may result from failing to comply with their obligations as a US Person.

\* This explanatory note is designed to assist you with filling in the W-8BEN form. Keytrade Bank does not provide tax advice. Please contact a legal or tax adviser if you have any questions about the form or about tax law.