

Tax Residency Self-Certification Form Individual/Controlling Person

The New Zealand Home Loan Company Limited (NZHL) collects the information provided in this certificate on behalf of Kiwibank Limited who, as a New Zealand financial institution, is required to identify if you, as an individual or operating as a Sole Trader, are 'a tax resident' in any countries (other than New Zealand (NZ)) under the OECD Common Reporting Standard (CRS) and the Foreign Account Tax Compliance Act (FATCA), both of which have been brought into New Zealand law. Each country has its own rules for defining tax residence. For more information on tax residence, please consult your tax adviser or the information at oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency.

If you're a tax resident in any other country, Kiwibank may be legally obliged to report your information, along with information relating to your account(s) with us, to Inland Revenue in New Zealand who may share that information with tax authorities in the relevant country, including the United States Internal Revenue Service.

Providing the information requested in this certificate will ensure that NZHL and Kiwibank hold accurate and up to date information about your tax residency. If there are joint or multiple account holders each individual will need to provide this information on a separate certificate. The information will remain valid unless there is a change resulting in the information captured in this certificate becoming incorrect or incomplete. In that case you'll need to notify NZHL and provide an updated self-certification. A summary of defined terms explaining the requested information is in section 4 of this form.

1 ACCOUNT HOLDER (or Controlling Person (where applicable))

Access Number

Name of Account Holder/Controlling Person

Mr Mrs Miss Ms Other

Date of Birth

D	D	M	M	Y	Y	Y	Y
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Current Residential Address

Town/City	Postcode
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Mailing Address (if different from above)

Town/City	Postcode
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2 TAX RESIDENCY

Are you a US citizen, US passport holder, or resident in the US for tax purposes?

No Yes, please provide your Social Security Number (SSN)

Are you a tax resident in another country (other than NZ or US)?

No – if no, go to Section 3
 Yes – if yes, for each country please provide the Tax Identification Number (TIN). If unable to provide a TIN please select the reason that is applicable to your situation in that country.

	Country of Tax Residence	Tax Identification Number (TIN) or functional equivalent	Reason A	Reason B
1	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
2	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
3	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>

Reason A
The country didn't issue me a TIN

Reason B
The country doesn't require the collection of TINs under domestic law.

If the Account Holder/Controlling Person is a tax resident in more than three countries please complete a separate Tax Residency Self-Certification Form for the additional countries.

3 DECLARATION AND SIGNATURE

I confirm that all of the information in this certificate is true and correct. I'll notify NZHL immediately if there's any change in any information given in this certificate, including any change in circumstances which affects the tax residency status of the individual identified above in this certificate. I'll provide to NZHL any additional information or a suitably updated Tax Residency Self-Certification Form promptly following such change in circumstances.

I also authorise NZHL and Kiwibank to deal with the personal information in this certificate in accordance with the NZHL General Terms and Conditions (available online at kiwibank.co.nz/nzhl) in the same way as if I am an account holder or customer of Kiwibank.

I've read and understood those terms and conditions and in particular acknowledge that:

- NZHL and Kiwibank can collect personal information about me for the purposes described in those terms and conditions, from any person who can provide NZHL and/or Kiwibank with that information.
- When NZHL and/or Kiwibank and/or their third party suppliers collect personal information about me, I authorise disclosure of that information between NZHL, Kiwibank, and their third party suppliers, for the purpose of assisting NZHL and/or Kiwibank to procure and administer the provision of services to me.
- The information contained in this certificate and any account(s) may be reported to the Inland Revenue which may exchange such information with tax authorities of another country/jurisdiction or countries/jurisdictions in which I may be tax resident pursuant to agreements to exchange financial account information.

I certify that I'm the Account Holder/Controlling Person (or am authorised to sign for the Account Holder/Controlling Person) of all the account(s) to which this certificate relates.

Signature	Print Name								
<input type="text"/>	<input type="text"/>								
Capacity	Date								
<input type="text"/>	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		

Note: If you aren't the Account Holder/Controlling Person please indicate the capacity in which you're signing the certificate. If signing under a power of attorney please also attach a certificate of non-revocation and a certified copy of the power of attorney.

4 GLOSSARY

NOTE

These are selected key definitions provided to assist you with the completion of this form. Further details and other definitions can be found within the OECD Common Reporting Standard for Automatic Exchange of Information as applied in New Zealand (the New Zealand CRS Applied Standard) and the United States and New Zealand Intergovernmental Agreement. These can be found on the Inland Revenue website at the following link: www.ird.govt.nz/international-tax/exchange-of-information. Please refer also to Inland Revenue's glossaries for definitions at www.ird.govt.nz/international-tax/exchange-of-information/fatca/glossary (for FATCA) and www.ird.govt.nz/international/exchange/crs/crs-glossary (for CRS).

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 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 Person – The term 'Controlling Person' means the natural persons who exercise control over an Entity.

For companies, partnerships, associations, bodies corporate and any other legal persons, Controlling Person(s) means: (i) the natural person(s) who ultimately has a controlling ownership interest (generally more than 25%) in the Entity; (ii) where no natural person(s) exercise control through ownership interest, the natural person(s) who exercise control of the Entity through other means; (iii) where no natural person(s) is identified as exercising control of the Entity through other means, the natural person(s) who are senior managing official(s) of the Entity.

For trusts, Controlling Persons means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). The settlor(s), trustee(s), protector(s) (if any), beneficiary(ies) or class(es) of beneficiaries must always be treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust. However, a discretionary beneficiary (that does not otherwise control a trust) should only be treated as a Controlling Person if they have received a distribution from the trust and a class beneficiary (that does not otherwise control a trust) should only be treated as a Controlling Person if they have received a distribution from the trust or intend to exercise vested rights. The trust or trustee should inform NZHL if they make a distribution to such a beneficiary or when a beneficiary intends to exercise rights.

Where a person connected to the trust (for example, the settlor, trustee, protector (if any), beneficiary(ies)) is itself an Entity then you must also identify who the Controlling Persons of that connected Entity are. Kiwibank may be required to report them as Controlling Persons of the trust.

For legal arrangements similar to a trust, Controlling Persons means persons in equivalent or similar positions to persons connected to a trust.

CRS – To help protect the integrity of tax systems, governments around the world have introduced a new information gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard (the CRS).

Entity – The term 'Entity' means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

Foreign Account Tax Compliance Act (FATCA) – Under the United States and New Zealand Intergovernmental Agreement, and under New Zealand law, Financial Institutions collect tax residency information about United States citizens and tax residents. Financial Institutions report the tax residency and account information to Inland Revenue, who may share it with the United States Internal Revenue Service (IRS). This is known as FATCA.

Tax resident/residence – Each country/jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine whether a person is a tax resident on the OECD website www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency. Generally, an individual will be resident for tax purposes in a jurisdiction if, under the local laws, he/she pays or should be paying tax therein by reason of his/her domicile, residence or any other criterion of a similar nature, and not only from sources in that jurisdiction. For additional information on tax residence, please talk to your tax adviser or see the OECD automatic exchange of information website.

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 country to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws.

Further details of acceptable TINs can be found at the following link: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/.

Some countries do not issue a TIN. However, these countries often utilise 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.