

**FATCA / CRS DECLARATION FOR INDIVIDUAL ACCOUNTS (Including Sole Proprietor)**

Customer ID: \_\_\_\_\_

**Section I** (All fields are *mandatory*)

		Details of Customer	
1	Customer Name		
2	Country of Birth		
3	Nationality		
4	Current Address (include City, State, Country and Pincode) *Foreign address mandatory for Non residents		
5	Address for Tax Residence (include City, State, Country and Pincode)		
6	Address Type (tick whichever applicable)	a. Residential b. Business c. Registered office	
7	Seafarer (Yes/No)	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes mention CDC no _____	
8	Occupation		
9	Contact no		
10	Email id		
11	Do you satisfy any of the criteria mentioned below?	Yes	No
	a. Citizen of any country other than India (dual / multiple) [including Greencard]	<input type="checkbox"/>	<input type="checkbox"/>
	b. Country of birth is any country other than India	<input type="checkbox"/>	<input type="checkbox"/>
	c. Tax resident of ANY country / ies other than India	<input type="checkbox"/>	<input type="checkbox"/>
	d. POA or a mandate holder who has an address outside India	<input type="checkbox"/>	<input type="checkbox"/>
	e. Address or telephone number outside India	<input type="checkbox"/>	<input type="checkbox"/>

If your answer to any of the above questions is a 'YES', please fill Section II of the form, else directly go to Section III declaration & acknowledgment

**Section II - Other information** (Please fill in **BLOCK LETTERS**)

Father's name \_\_\_\_\_ (If PAN not available, then mandatory)

Country of Birth \_\_\_\_\_ Place within the Country of Birth \_\_\_\_\_

\*(In case Country of Birth is USA , however Nationality and Country of Tax Residency is other than USA , please provide documentary evidence as mentioned in Instruction 1 in Section IV)

Please list below the details, confirming ALL countries of **tax residency/ permanent residency/ citizenship** and ALL Tax Identification Numbers

Country of Tax residency	Tax identification no	Tax identification document (TIN or functional equivalent)

It is **mandatory** to supply a TIN or functional equivalent (in case TIN not available) if the country in which you are tax resident issues such identifiers. If no TIN /functional equivalent is yet available or has not yet been issued, please provide an explanation below:

- ☐ Country not issuing TIN/Functional Equivalent \_\_\_\_\_
- ☐ Dependent Visa \_\_\_\_\_ (mention dependent visa number)
- ☐ Student visa \_\_\_\_\_ (mention student visa number)
- ☐ Seafarer status \_\_\_\_\_ (mention CDC/visa number)
- ☐ Going to the country for the first time \_\_\_\_\_ (mention visa number. TIN/Functional equivalent to be communicated to the Bank within 90 days, else account will get closed)
- ☐ Other reason (specify) \_\_\_\_\_

### Section III: Declaration & Acknowledgement (To be filled by all customers)

- i. I \_\_\_\_\_ being the beneficial owner of the account opened / to be opened with Citizencredit Cooperative Bank Ltd and the income credited therein, declare that the above information and information in the submitted documents to be true, correct and updated, and the submitted documents are genuine and duly executed.
- ii. I understand that the Bank is relying on this information for the purpose of determining status in compliance with FATCA CRS. The Bank is not able to offer any tax advice on FATCA CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.
- iii. I acknowledge that towards compliance with tax information sharing laws, such as FATCA / CRS, the Bank may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from the account holder. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if the Bank does not receive a valid self-certification from me) the Bank may be obliged to share information on my account with relevant tax authorities. Should there be any **change in any information provided by me I ensure that I will intimate the Bank promptly, i.e., within 30days.**
- iv. Towards compliance with such laws, the Bank 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.
- v. As may be required by domestic or overseas regulators/ tax authorities, the Bank may also be constrained to withhold and pay out any sums from my account or close or suspend my account(s).
- vi. I also understand that the account will be reported if any one of the aforesaid FATCA / CRS criteria for any of the account holders i.e. primary or joint are met.

Customer Signature\* \_\_\_\_\_

Date \* \_\_\_\_\_

#### Section: IV Instructions to the Form:

In case customer **has the following Indicia** pertaining to a foreign country and **yet declares self to be non-tax resident in the respective country**, customer to provide relevant **Curing Documents** as mentioned below:-

Sr No	FATCA/ CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
1	U.S. place of birth (Nationality and Country of Tax Residency is other than USA)	<ol style="list-style-type: none"> <li>1. Self-certification(FATCA Declaration) that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>2. Non-US passport or any non-US government issued document <b>evidencing nationality or citizenship</b> (refer list below); <b>AND</b></li> <li>3. Any one of the following documents: <ul style="list-style-type: none"> <li>▪ Certified Copy of “Certificate of Loss of Nationality” <b>or</b></li> <li>▪ Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; <b>or</b></li> <li>▪ Reason the customer did not obtain U.S. citizenship at birth</li> </ul> </li> </ol>
2	Residence/mailling address in a country other than India <b>or</b> Telephone number in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
3	Standing instructions to transfer funds to an account maintained in a country other than India (other than depository accounts)	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
4	POA granted to a person with an address in a country outside India	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; <b>OR</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>

#### Self Certification:

**I confirm that I am not a US person or a resident for Tax purpose in any country outside India, though one or more parameters suggest my relation with the country outside India.**

**Therefore I am providing the following documents proof of my citizenship and/or residency.**

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

List of acceptable documentary evidence needed to establish the **residence(s) for tax purposes:**

**Passport**

**Election card**

**Driving License**

**UIDAI card**

**NREGA card**

**National Population Register**

**Office Instructions: Branch/CPD to not accept any form if mandatory fields are not entered as the same will be treated as invalid.**

Customer Constitution	General	Staff	Minor	Senior Citizen
	Share Holder	NRI	Others please specify _____	

#### Other Details

Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain

Educational Qualification ☐ Non-matricualtion ☐ SSC/HSC ☐ Undergraduate ☐ Gradute  
☐ Postgraduate (General) ☐ Post Graduate (Professional)

Occupation ☐ Salaried ☐ Self Employed ☐ Professional ☐ Politician ☐ Housewife  
☐ Retired ☐ Student ☐ Dependent ☐ Others \_\_\_\_\_

If salaried, employed with ☐ Public Limited Company ☐ Private Limited Company ☐ Others \_\_\_\_\_  
☐ Government Employee ☐ Bank Employee

Name of the company \_\_\_\_\_

Designation \_\_\_\_\_

If Self-employed, profession ☐ CA ☐ Engr. ☐ Doctor ☐ Trader ☐ Lawyer ☐ Consultant ☐ Other \_\_\_\_\_

If in business ☐ Public Limited ☐ Private Limited ☐ Proprietorship ☐ Partnership ☐ Others \_\_\_\_\_

Income Group (p.a.) ☐ <50,000 ☐ 50,000-1,00,000 ☐ 1,00,000-3,00,000  
☐ 3,00,000-5,00,000 ☐ 5,00,000-10,00,000 ☐ >10,00,000

Residence ☐ Ownership ☐ Rental ☐ Ancestral ☐ Company Provided ☐ Purchased against loan

Life Insurance Value ☐ upto 2 lakhs ☐ upto 5 lakhs ☐ above 5 lakhs

Existing loans ☐ Vehicle ☐ Home ☐ Personal ☐ Education ☐ Business

Assets Ownership

Consumer durable ownership: ☐ Computer ☐ Microwave ☐ LCD Television  
☐ Digital Camera ☐ DVD Player ☐ Home Theatre System  
☐ Projection Television ☐ Airconditioner

Vehicle Ownership: ☐ Car ☐ Two Wheeler ☐ None ☐ Both

Car Model & Make: \_\_\_\_\_

#### Banking Relations with other Banks:

Name of the Bank \_\_\_\_\_ A/c No.

Name of the Bank \_\_\_\_\_ A/c No.

#### KYC Certification & Risk categorization.

We certify that after having done the necessary Customer due diligence viz identification and verification of the customer / beneficial owner on the basis of reliable and independent information, data or documentation, we are satisfied of the KYC credentials of the customer in terms of our extant KYC Policy.

We certify that the identity of the customer does not match with any person with known criminal background or with banned entities such as individual terrorists or terrorist organization etc.

We have allotted the Risk category in the context of money laundering risk / terrorist financing risk based on the customer profile viz source of funds, nature of occupation / business, social / financial status.

**RISK LEVEL** ☐ LOW ☐ MEDIUM ☐ HIGH

I also confirm that the form has been signed by the applicant in my presence.

Name of Bank Official: \_\_\_\_\_

Place: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Bank Official