



Customer ID :
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Our reference :

BANK ORIGINAL

COMPANY/ENTITY SELF-CERTIFICATION: FATCA, CRS AND BENEFICIAL OWNER INFORMATION

To ensure we are in a position to process your self-certification form, please note that it is mandatory to complete all six parts below (except where there are instructions to the contrary in the document).

Please note that we have provided a glossary explaining the main terms to assist you. We kindly invite you to read the glossary before completing the form. For more information, please see the OECD website: <http://www.oecd.org>

PART 1 - IDENTIFICATION OF THE COMPANY/ENTITY

Customer ID:

Legal name:

Legal form:

Country of incorporation or organisation:

Permanent residence address:

Number:

Street:

Postcode:

Town :

Country:

Regulated entity*: Yes No

Supervisory body (*where applicable*):

Bearer shares:

Are there any bearer shares issued by the entity:

Yes

No

If Yes: are there non-immobilized shares:

Yes

No

Name and Address of the registered bearer shares entity: _____

PART 2 - COUNTRY OF RESIDENCE FOR TAX PURPOSES AND TAXPAYER IDENTIFICATION NUMBER OF THE COMPANY/ENTITY

Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided**

If the incorporation of the company is pending, please state that a request for a Taxpayer Identification Number has been submitted. We kindly ask that you submit it to us within 90 days.
Please consult your local tax authorities or your tax adviser if you are unsure about the company/entity's tax residence.

* Regulated entity (1): the entity is regulated by a supervisory body for the financial services sector (CSSF, FINMA, SEC, BaFin, etc.).

** TIN (2): The national tax identification number is the number allocated upon incorporation and registration in the national register of legal entities. It is the same as the government-allocated reference number for tax purposes.



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PART 3 - CRS SELF-CERTIFICATION – AUTOMATIC EXCHANGE OF TAX INFORMATION BASED ON THE OECD COMMON REPORTING STANDARD

3.1 IF YOU ARE A FINANCIAL INSTITUTION

3.1.1 IF YOU ARE A REPORTING FINANCIAL INSTITUTION (an institution that must report its clients or investors)

a. Investment entity

E.g.: investment fund of any kind, including UCITS, UCI, SIF, FIAR or SICAR in the form of SICAV/F, FCP, SCS or SCSp, management company or regulated investment adviser

b. Depository institution, custodial institution or specified insurance company

E.g.: custodian bank, central securities depository, bank or credit institution, life insurance company

3.1.2 IF YOU ARE A NON-REPORTING FINANCIAL INSTITUTION

c. Institution that is not subject to reporting requirements

Please specify the category (see the glossary for details on existing categories): _____

E.g.: central bank, retirement fund and pension fund, exempt collective investment vehicle

Note: If the Investment Entity is located in a non-participating jurisdiction and managed by another Financial Institution, it falls within the CRS definition of a passive Non-Financial Entity. Please also provide the mandatory tax information requested in part 5.

3.2 IF YOU ARE A NON-FINANCIAL ENTITY

3.2.1 IF YOU ARE AN EXEMPT ENTITY

d. (1) A publicly traded Non-Financial Entity whose shares are regularly traded on a regulated stock exchange

Name of the main stock exchange: _____ ISIN: _____

(2) A related Non-Financial Entity of a publicly traded entity

Percentage holding: _____ Name of the publicly traded entity: _____

Name of the main stock exchange: _____ ISIN: _____

e. Governmental entity (100% holding)

Country: _____

f. International organisation

3.2.2 IF YOU ARE A NON-EXEMPT ENTITY

g. Active Non-Financial Entity

E.g. commercial, industrial or services company or start-up, non-profit organisation, company in bankruptcy or liquidation, and certain holding companies whose main purpose is to hold subsidiaries that are themselves non-financial institutions. Please see the glossary for holding companies (p. 1/8).

h. Passive Non-Financial Entity

E.g.: wealth management company, SCI, SPF, collective real estate ownership structure, syndicates of co-owners (condominium or housing cooperatives)

* The CRS and FATCA statuses of Non-Financial Entities are usually identical. However, Non-Reporting Financial Institutions may have different statuses. For example, under the IGA (Intergovernmental Agreement) between Luxembourg and the United States, "sponsored entities" and "restricted funds" only exist under FATCA, and "investment managers & advisers" (such as family offices) can gain the FATCA status of "Non-Reporting Financial Institution", whereas under CRS they are classified as Financial Institutions with no exemption from reporting. Syndicates of co-owners (condominiums or housing cooperatives) are exempt under FATCA. Moreover, entities classified as Financial Institutions under FATCA are classified in the same way under CRS despite the fact that the definitions are not strictly identical.



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PART 4 - FATCA (FOREIGN ACCOUNT TAX COMPLIANCE ACT) SELF-CERTIFICATION

Is the entity a US person? Yes No

US TIN: -

If the entity is a US person, under US Internal Revenue Service ("IRS") regulations, IRS Form W-9 should be completed.

4.1 IF YOU ARE A FOREIGN FINANCIAL INSTITUTION (non-US)

- a. Reporting Foreign Financial Institution from a FATCA partner jurisdiction
- b. Registered Deemed Compliant Foreign Financial Institution
- c. Participating Foreign Financial Institution

If you have ticked box a, b or c, please provide the Global Intermediary Identification Number ("GIIN****") obtained for FATCA purposes:

- - -

- d. Non-Reporting Foreign Financial Institution from a jurisdiction with an IGA or other Certified Deemed Compliant Foreign Financial Institution

Please specify the category (see the glossary for details on existing categories): _____

If the entity is a sponsored entity or a Trustee Documented Trust, please provide the following details:

Name of the Sponsor/Trustee: _____

GIIN* of the sponsored entity** or, if this is not available, **GIIN*** of the Sponsor/Trustee**:

- - -

- e. Non-Participating Foreign Financial Institution
- f. Other Foreign Financial Institution

Please specify the category (see the IRS Form W-8BEN-E for details of the existing categories): _____

4.2 IF YOU ARE A NON-FINANCIAL FOREIGN ENTITY (non-US)

- a. Governmental entity, international organisation or other exempt beneficial owner

Please specify the category (see the glossary for details on existing categories): _____

- b. Active Non-Financial Foreign Entity (including excepted Non-Financial Foreign Entities)
- c. Passive Non-Financial Foreign Entity of which **at least one** of the controlling persons is a specified US person

Please enclose a W-9 form for each specified US person.

- d. Passive Non-Financial Foreign Entity of which **none** of the controlling persons is a specified US person
- e. Direct Reporting Non-Financial Foreign Entity

Global Intermediary Identification Number ("GIIN**") obtained for FATCA purposes:**

- - -

*** **GIIN** (Financial institutions concerned are those registered with US authorities, which allocate them a FATCA identification number – a Global Intermediary Identification Number or GIIN – allowing the assessment of their compliance with respect to third parties.)

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PART 5 – DECLARATION OF BENEFICIAL OWNERS/CONTROLLING PERSONS

This part must be completed for all entities apart from publicly traded entities (or entities that are fully held by a publicly traded entity) and governmental entities.

For trusts or equivalent legal structures, please skip to part 5.B.

5.A. BENEFICIAL OWNERS – NATURAL PERSONS

In accordance with the legal and regulatory provisions in force in Luxembourg, the bank must be provided with the names of all "beneficial owners" before any new business relationship is entered into.

A beneficial owner is:

- (a) any natural person who owns or controls, directly or indirectly, at least 25% of shares or voting rights in this legal entity, including by means of bearer shares;
- (b) any natural person who controls the legal entity by another means (e.g. a shareholders' agreement, a blocking minority or an ownership threshold below 25% that nevertheless permits control of the entity);
- (c) any natural person for whom a transaction is executed or an activity is carried out;
- (d) any natural person in a senior executive position, in the event that no natural person can be identified on the basis of the three criteria above.

A copy of the ID of each beneficial owner indicated below must be provided.

If the beneficial owners listed hold less than 100% of the entity between them, please provide us with a register of shareholders and a copy of the ID of each shareholder owning at least a 10% stake in the entity.

In instances of indirect ownership, please provide us with the organisation chart from the latest consolidated annual report or, failing that, a duly dated and signed organisation chart.

However, please be advised that, the Bank reserves the right to request complementary information (such as corporate legal documentation or the representatives' identity documents) on the intermediary entities in the shareholding structure.

Note: *If the entity has more than four beneficial owners, please make a copy of the following table.*



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BENEFICIAL OWNER 1

Type of beneficial owner:

- a. By ownership direct indirect % holding: _____
- b. By other means (e.g. a shareholders' agreement or a blocking minority)
- c. Principal manager
- Other: _____

Surname: _____

First name: _____

Date of birth: _____

Nationality(ies): _____

Place and country of birth: _____

Permanent residence address:

Profession: _____

Politically Exposed Person/Family member or close associate: Yes No

Please indicate the type of office held by the Politically Exposed Person:

Specified US person*: Yes No US TIN: - -

Mandatory tax information:

Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

** If a person listed as a beneficial owner or controlling person is a specified US person, under US Internal Revenue Service ("IRS") regulations, IRS Form W-9 should also be completed and attached to this declaration.*

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BENEFICIAL OWNER 2

Type of beneficial owner:

- a. By ownership direct indirect % holding: _____
- b. By other means (e.g. a shareholders' agreement or a blocking minority)
- c. Principal manager
- Other: _____

Surname: _____

First name: _____

Date of birth: _____

Place and country of birth: _____

Nationality(ies): _____

Permanent residence address:

Profession: _____

Politically Exposed Person/Family member or close associate: Yes No

Please indicate the type of office held by the Politically Exposed Person:

Specified US person*: Yes No US TIN: - -

Mandatory tax information:

Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

** If a person listed as a beneficial owner or controlling person is a specified US person, under US Internal Revenue Service ("IRS") regulations, IRS Form W-9 should also be completed and attached to this declaration.*

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BENEFICIAL OWNER 3

Type of beneficial owner:

a. By ownership direct indirect % holding: _____

b. By other means (e.g. a shareholders' agreement or a blocking minority)

c. Principal manager

Other: _____

Surname: _____

First name: _____

Date of birth: _____

Place and country of birth: _____

Nationality(ies): _____

Permanent residence address:

Profession: _____

Politically Exposed Person/Family member or close associate: Yes No

Please indicate the type of office held by the Politically Exposed Person:

Specified US person*: Yes No US TIN: - -

Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

* If a person listed as a beneficial owner or controlling person is a specified US person, under US Internal Revenue Service ("IRS") regulations, IRS Form W-9 should also be completed and attached to this declaration.

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BENEFICIAL OWNER 4

Type of beneficial owner:

- a. By ownership direct indirect % holding: _____
- b. By other means (e.g. a shareholders' agreement or a blocking minority)
- c. Principal manager
- Other: _____

Surname: _____

First name: _____

Date of birth: _____

Place and country of birth: _____

Nationality(ies): _____

Permanent residence address:

Profession: _____

Politically Exposed Person/Family member or close associate: Yes No

Please indicate the type of office held by the Politically Exposed Person:

Specified US person*: Yes No US TIN: - -

Mandatory tax information:

Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

** If a person listed as a beneficial owner or controlling person is a specified US person, under US Internal Revenue Service ("IRS") regulations, IRS Form W-9 should also be completed and attached to this declaration.*

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5.B. TRUST OR EQUIVALENT LEGAL STRUCTURE (e.g. foundation, fiduciary contract)

The entity is a trust or an equivalent legal structure.

The entity is held by a trust:

Name: _____ Percentage holding: _____

5.B.1 SETTLOR/FOUNDER OR EQUIVALENT

Surname and first name: _____

Date of birth: _____ **Place and country of birth:** _____ **Date of death:** _____

Nationality(ies): _____

Permanent residence address:

Politically Exposed Person/Family member or close associate: Yes No

Please indicate the type of office held by the Politically Exposed Person:

Specified US person*: Yes No **US TIN:** - -

Mandatory tax information:

Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

5.B.2 TRUSTEE / ADMINISTRATOR / FOUNDATION COUNCIL / OR EQUIVALENT

Legal name: _____

Permanent residence address:

* Please complete IRS Form W-9 for each US Person.

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Beneficial owner (by ownership, other means or principal manger) of the trustee / Administrator / Foundation Council / Or equivalent

Type of beneficial owner:

a. By ownership direct indirect % holding: _____

b. By other means (e.g. a shareholders' agreement or a blocking minority)

c. Principal manager

Function: _____

Name: _____

Firstname: _____

Date of birth: _____

Place and country of birth: _____

Nationality(ies): _____

Politically Exposed Person/Family member or close associate: Yes No

Please indicate the type of office held by the Politically Exposed Person:

Specified US person*: Yes No US TIN: - -

Mandatory tax information:

Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

* Please complete IRS Form W-9 for each US Person.

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Beneficial owner (by ownership, other means or principal manger) of the trustee / Administrator / Foundation Council / Or equivalent

Type of beneficial owner:

- a. By ownership direct indirect % holding: _____
- b. By other means (e.g. a shareholders' agreement or a blocking minority)
- c. Principal manager

Function: _____

Name: _____

Firstname: _____

Date of birth: _____

Place and country of birth: _____

Nationality(ies): _____

Politically Exposed Person/Family member or close associate: Yes No

Please indicate the type of office held by the Politically Exposed Person:

Specified US person*:

Yes No US TIN: - -

Mandatory tax information:

Country of residence for tax purposes

Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

* Please complete IRS Form W-9 for each US Person.

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5.B.3 OTHER POTENTIAL STAKEHOLDERS**

If the entity has more than two other stakeholders, please make a copy of the table below.

Other stakeholder	
Role in the legal entity:	
<input type="checkbox"/> Protector <input type="checkbox"/> Designated beneficiary <input type="checkbox"/> Trustee Natural Person <input type="checkbox"/> Other	
Surname:	_____
First name:	_____
Date of birth:	_____
Place and country of birth:	_____
Nationality(ies):	_____
Permanent residence address:	_____ _____ _____
Politically Exposed Person/Family member or close associate: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Please indicate the type of office held by the Politically Exposed Person:	

Specified US person*: <input type="checkbox"/> Yes <input type="checkbox"/> No	US TIN: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mandatory tax information:	
Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

* Please complete IRS Form W-9 for each US Person.
 ** Any other participants in the trust or equivalent legal structure.

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Other stakeholder

Role in the legal entity:

Protector Designated beneficiary Trustee Natural Person Other

Surname: _____

First name: _____

Date of birth: _____

Place and country of birth: _____

Nationality(ies): _____

Permanent residence address:

Politically Exposed Person/Family member or close associate: Yes No

Please indicate the type of office held by the Politically Exposed Person:

Specified US person*: Yes No US TIN: - -

Mandatory tax information:

Country of residence for tax purposes	Taxpayer Identification Number (TIN) or functional equivalent or reason why it cannot be provided

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* Please complete IRS Form W-9 for each US Person.
** Any other participants in the trust or equivalent legal structure.

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PART 6 – LEGAL REPRESENTATIVE(S)

6.1 ADDITIONAL INFORMATION

In accordance with the FATCA law of 24 July 2015 and the Common Reporting Standard ("CRS") of 18 December 2015, Luxembourg's tax authorities require Banque Internationale à Luxembourg, société anonyme (hereinafter referred to as the "Bank"), as data controller, to collect and report certain information about an account holder's (and if applicable a controlling person's) tax residency status.

- To enable the Bank to comply with its obligation to report to the relevant tax authorities, you are required to specify the country (or countries, if any) of residence for tax purposes of the person or persons identified as the holder(s) of a financial account. On this form these persons are cumulatively referred to as the account holder(s). The account holders are the persons entitled to the income and/or assets associated with a financial account.
- Please note if the tax residence of an account holder or the controlling person is located outside Luxembourg in a reportable jurisdiction, the Bank is legally bound to report the relevant information stated in the present form to the tax authorities of Luxembourg. They will in turn report the data to the tax authorities of each relevant reportable jurisdiction.

6.2 DECLARATION

The Bank, acting as a data controller, carries out a processing of your personal data, and as the case may be of the controlling persons in accordance with Regulation (EU) 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (hereinafter the "GDPR").

The purpose of the processing is to collect personal data in order to be able to meet our obligations relating to the automatic exchange of information in accordance with (i) the amended law of December 18, 2015 relating to the Common Reporting Standard (CRS) and (ii) the amended law of July 24, 2015 relating to FATCA (Financial Account Tax Compliance Act) towards the Luxembourg tax authorities.

The purpose of processing data on your status as a Politically Exposed Person (PEP) is to fulfill our obligations to identify our customers in accordance with the AML law of November 12, 2004.

For any information on the processing of personal data carried out by the Bank, we invite you to consult our Personal Data Processing Policy available on our site www.bil.com (attached to our general terms and conditions: <https://www.bil.com/Documents/documentation-legale/conditions-generales-en.pdf>).

If you have any questions about how the Bank processes your personal data or in the event that you wish to exercise your rights, you can contact the BIL Data Protection Officer at dpo@bil.com.

I declare that I have read the document and that all statements in this form are, to the best of my knowledge and belief, correct and complete. I confirm that the entity and its controlling person(s) are not tax resident in any other country than the ones listed in Parts 3 and 4 and, if applicable, Part 5.

I agree that I will advise the Bank within 30 days of any change in circumstances which causes the information contained herein to become incorrect. As a representative authorised to sign on behalf of the entity, I declare that I have obtained an express agreement from the controlling persons mentioned in Part 5, if any, to disclose the information related to them for the purpose of it being reported to the tax authorities. I acknowledge having been informed that the Bank is authorised to amend the information regarding the controlling person(s) if any updated information regarding the controlling person(s)' country of residence for tax purposes and/or Taxpayer Identification Number (TIN) is received by the Bank subsequent to the signing of the present self-certification. Please be advised that this may lead to reporting to reportable jurisdictions not mentioned on the present form.

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Legal representative 1:	Legal representative 2:
Signed in: _____	Signed in: _____
Date: _____	Date: _____
Name: _____	Name: _____
Function: _____	Function: _____
Signature: _____	Signature: _____

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CRS Glossary

These definitions are contained within the OECD CRS for Automatic Exchange of Financial Account Information and its associated commentaries.

The texts are available at the following address: <http://www.oecd.org>.

If you have any questions about these definitions or require further detail then please contact your tax advisor or local tax authority.

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 as a legal guardian, is not treated as the Account Holder; in these circumstances that other person is the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

Active Non-Financial Entity (Active NFE)

The term Active NFE means any NFE that meets any of the following criteria:

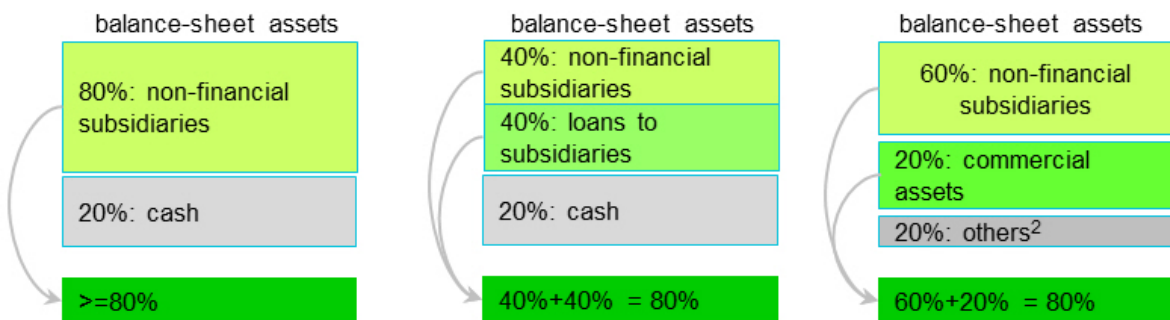
- less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is Passive Income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of Passive Income;
- the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
- substantially⁽¹⁾ all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution. An Entity does not qualify for this status if it functions (or presents itself) as an investment fund, such as a 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;

⁽¹⁾ Substantially means 80% or more of the balance sheet for subsidiaries' holding or financing activities. A situation where there is a mix of holding and real commercial activities that meet the 80% criterion also means the NFE may be deemed active.

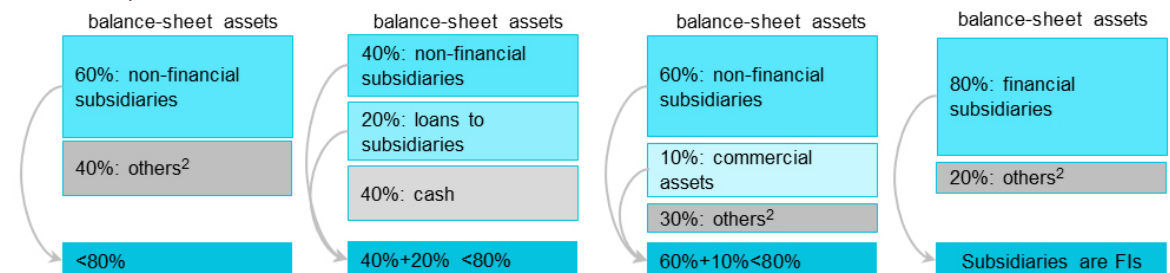
A subsidiary refers to any entity whose outstanding stock is directly or indirectly held by the NFE. The ownership threshold in Luxembourg is more than 50% of voting rights.

The holding company in question is not a Financial Institution (FI). The subsidiaries are not FIs themselves.

• Case of active NFEs under d)



• Case of passive NFEs



² cash, securities trading, real estate, non-subsidiary financial interests

- the NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;



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- f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- g) the NFE 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; or
- h) the NFE meets all of the following requirements:
 - i) it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
 - ii) it is exempt from income tax in its jurisdiction of residence;
 - iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - iv) the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
 - v) the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision.

Control

Control over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is/are identified as exercising control of the Entity (for example where no underlying person has control of at least 25% of the Entity) then the Controlling Person is deemed to be the natural person who hold the position of Senior Managing Official.

Controlling Person(s)

The Controlling Persons are the natural persons who exercise control over an Entity. Control over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest in the Entity. This definition corresponds to the term beneficial owner as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is identified as exercising control of the Entity, the Controlling Person(s) of the Entity will be the natural person(s) who holds the position of Senior Managing Official.

In the case of a trust, the Controlling Person may be 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). The settlor(s), the trustee(s), the protector(s) (if any), and the 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.

In the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.

If any of the Controlling Persons of a Passive NFE is a Reportable Person, then the account must be treated as a Reportable Account.

Custodial Institution

The term Custodial Institution means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity's gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity's gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

Depository Institution

The term Depository Institution means any Entity that accepts deposits in the ordinary course of a banking or similar business.

Entity

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

Financial Account

A Financial Account is an account maintained by a Financial Institution and includes:

- Depository Accounts;
- Custodial Accounts;
- Equity and debt interest in certain Financial Institutions;
- Cash Value Insurance Contracts; and
- Annuity Contracts.



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Financial Institution

The term Financial Institution means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.

A Participating Jurisdiction Financial Institution means (i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and (ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

Please see the relevant Tax Regulations and the CRS for further classification definitions that apply to Financial Institutions.

Investment Entity

The term Investment Entity includes two types of Entities:

- (i) any Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - a) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - b) Individual and collective portfolio management; or
 - c) Otherwise investing, administering, or managing Financial Assets or money on behalf of other personsSuch activities or operations do not include rendering non-binding investment advice to a customer.
- (ii) The second type of Investment Entity is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity. An Entity is managed by another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in (a) – (c) above in the definition. An Entity only manages another Entity if it has discretionary authority to manage the other Entity's assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

Non-Financial Entity (NFE)

Means any Entity that is not a Financial Institution.

Non-Reporting Financial Institution

The term Non-Reporting Financial Institution means any Financial Institution that is:

- a) a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- b) a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- c) any other Entity that presents a low risk of being used to evade tax, has substantially similar characteristics to any of the Entities described under (a) and (b), and is defined in domestic law as a Non-Reporting Financial Institution, provided that the status of such Entity as a Non-Reporting Financial Institution does not frustrate the purposes of the Common Reporting Standard;
- d) an Exempt Collective Investment Vehicle; or e) a trust to the extent that the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported pursuant to Section I of the CRS with respect to all Reportable Accounts of the trust.

Participating Jurisdiction

A Participating Jurisdiction means:

- a) a Member State of the European Union;
- b) a jurisdiction with which Luxembourg has signed an Intergovernmental agreement 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

In determining what is meant by Passive Income, reference must be made to each jurisdiction's particular rules. Passive Income would generally be considered to include the portion of gross income that consists of:

- a) dividends;
- b) interest;
- c) income equivalent to interest;
- d) rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE;
- e) annuities;
- f) the excess of gains over losses from the sale or exchange of Financial Assets that gives rise to the Passive Income described previously;
- g) the excess of gains over losses from transactions (including futures, forwards, options, and similar transactions) in any Financial Assets;
- h) the excess of foreign currency gains over foreign currency losses;
- i) net income from swaps; or
- j) amounts received under Cash Value Insurance Contracts. Notwithstanding the foregoing, Passive Income will not include, in the case of a NFE that regularly acts as a dealer in Financial Assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.



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Passive Non-Financial Entity (Passive NFE)

Under the CRS a Passive NFE means any: (i) NFE that is not an Active NFE; and (ii) an Investment Entity (cfr. Point [ii] of the Investment Entity's definition in the Glossary) that is not a Participating Jurisdiction Financial Institution (Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution).

Related Entity

An Entity is a Related Entity of another Entity, if either Entity controls the other Entity, or 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.

Reportable Jurisdiction

A Reportable Jurisdiction means:

- a) a Member State of the European Union;
- b) any other jurisdiction with which an Intergovernmental agreement is in place pursuant to which Luxembourg will communicate information regarding Financial Accounts.

Specified Insurance Company

The term Specified Insurance Company means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

Taxpayer Identification Number or 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 and/or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for tax laws' purposes of such jurisdiction. Further details concerning TINs can be found at the following link: <http://www.oecd.org>.

Some jurisdictions do not issue a TIN. However, these jurisdictions often use some other high integrity number with an equivalent level of identification ("functional equivalent"). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification number, and resident registration number. Based on the information available on the a.m. website, in **Belgium**, the TIN corresponds to the "Numéro National" (NN – 11 digits) which can be found on the official identity documents which are the Identity card and the Social Security card. For foreigners, resident in Belgium, the number can be found on the residence permit or the car's registration certificate. In **Germany**, the TIN corresponds to the "steuerliche Identifikationsnummer" (11 digits). In **France**, strictly speaking, a TIN does not exist. The number to be used as a TIN is the tax number "Numéro Fiscal de référence" (13 digits) which can be found on the tax declarations. In **Luxembourg**, strictly speaking, a TIN does not exist. The number to be used as a TIN is the Social Security number (13 digits).



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FATCA Glossary

FATCA stands for The Foreign Account Tax Compliance Act which was enacted as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain foreign Financial institutions and other foreign entities.

This glossary consolidates certain definitions set out in the Luxembourg IGA, or, as the case may be, in relevant U.S. Treasury Regulations, that are relevant for the purpose of filling out this form. This glossary is for the purpose of general guidance only and certain definitions are in abridged form. As the meaning ascribed to these definitions may vary depending on the applicable intergovernmental agreement, we recommend that you check in the first instance which intergovernmental agreement is applicable for the purpose of assessing your FATCA classification. The texts are available at the following address: <http://www.irs.gov>.

If you have any questions about these definitions or require further detail then please contact your tax advisor or local tax authority.

Active Non Financial Foreign Entity (NFFE)

The term Active NFFE means any NFFE which meets any of the following criteria:

- a) Less than 50 per cent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 per cent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- b) The stock of the NFFE is regularly traded on an established securities market or the NFFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- c) The NFFE is organized in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory;
- d) The NFFE is a government (other than the U.S. government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a U.S. Territory, an international organization, a non-U.S. central bank of issue, or an Entity wholly owned by one or more of the foregoing;
- e) Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFFE shall not qualify for this status if the NFFE functions (or holds itself out) as an investment fund, such as a 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;
- f) The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE;
- g) The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- h) The NFFE 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;
- i) The NFFE is an "excepted NFFE" as described in relevant U.S. Treasury Regulations (This category includes essentially certain retirement funds); or
- j) The NFFE meets all of the following requirements:
 - i. It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
 - ii. It is exempt from income tax in its jurisdiction of residence;
 - iii. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - iv. The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and
 - v. The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFFE's jurisdiction of residence or any political subdivision thereof.

Deemed-compliant FFI

The term deemed-compliant FFI means,

Under the IRS Regulations:

- 1) A registered deemed-compliant FFI
- 2) A certified deemed-compliant FFI
- 3) An owner-documented FFI
- 4) A QI branch of a U.S. financial institution that is a reporting FFI under IGA (Intergovernmental agreement) Model 1

Under the Luxembourg IGA :

- 1) Sponsored Investment Entity and Sponsored Controlled Foreign Corporation
- 2) Sponsored, Closely Held Investment Vehicle



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- 3) Investment Advisors and Investment Managers
- 4) Collective Investment Vehicles
- 5) Restricted Fund

Exempt Beneficial owner

The term exempt beneficial owner means,

- i) any entity that is described under section I or II of Annex II to the Luxembourg IGA;
- ii) any entity described under the relevant Treasury Regulations as

- Exempt Beneficial Owners other than Funds.

- a. Governmental Entity.
- b. International Organization.
- c. Central Bank.

- Funds that Qualify as Exempt Beneficial Owners

- a. Treaty-Qualified Retirement Fund
- b. Broad Participation Retirement Fund
- c. Narrow Participation Retirement Fund
- d. Pension Fund of an Exempt Beneficial Owner
- e. Investment Entity Wholly Owned by Exempt Beneficial Owners

Foreign Financial Institution (FFI)

The term FFI or foreign financial institution means, with respect to any entity that Institution (FFI) is not resident in a country that has in effect a Model 1 IGA or Model 2 IGA, any financial institution that is a foreign entity. With respect to any entity that is resident in a country that has in effect a Model 1 IGA or Model 2 IGA, an FFI is any entity that is treated as a Financial Institution pursuant to such Model 1 IGA or Model 2 IGA.

Global Intermediary Identification Number (GIIN)

For FATCA identification purposes, each participating Financial Institution ("Participating FFI" or "Reporting Model 1 FFI" or "Reporting Model 2 FFI" or "Registered Deemed Compliant FFI" or "Sponsoring Entity") has received a GIIN which is issued as soon as the institution has registered with the IRS.

IGA (Intergovernmental agreement)

An agreement or arrangement between the United States of America or the U.S. Treasury and a foreign government or one or more agencies to implement FATCA. At this stage two models of the IGA have been developed: Model 1 and Model 2.

The term Model 1 IGA means an agreement between the United States and a foreign government or one or more agencies thereof to implement FATCA through reporting by financial institutions to such foreign government or agency thereof, followed by automatic exchange of the reported information with the IRS. Luxembourg has entered into a Model 1 IGA.

The term Model 2 IGA means an agreement between the United States and a foreign government or one or more agencies thereof to facilitate the implementation of FATCA through reporting by financial institutions directly to the IRS in accordance with the requirements of an FFI agreement, supplemented by the exchange of information between such foreign government or agency thereof and the IRS.

Investment Entity

The term Investment Entity means any entity that primarily conducts as a business (or is managed by an entity that conducts as a business) one or more of the following activities or operations for or on behalf of a customer:

- 1) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments;
- 2) transferable securities; or commodity futures trading;
- 3) individual and collective portfolio management; or
- 4) otherwise investing, administering, or managing funds or money on behalf of other persons.

This term shall be interpreted in a manner consistent with similar language set forth in the definition of "financial institution" in the Financial Action Task Force Recommendations.

Non-Participating Financial Institution

The term "Non-Participating Financial Institution" means an FI, which is neither a Participating FFI, nor a Deemed Compliant FFI, nor an Exempt Beneficial Owner. The definition includes a Luxembourg Financial Institution or other Partner Jurisdiction Financial Institution treated as a Non-participating Financial Institution pursuant to subparagraph 2(b) of Article 5 of the Luxembourg IGA or the corresponding provision in an agreement between the United States and a Partner Jurisdiction. Pursuant to subparagraph 2(b) of Article 5 of the Luxembourg IGA, a Non-participating Financial Institution is a Financial Institution that has not solved its non-compliance within a period of 18 months after notification of significant non-compliance is first provided.

TAX RESIDENCY SELF-CERTIFICATION



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Non-Reporting Financial Institution

The term "Non-Reporting Financial Institution" means any Financial Institution, or other Entity resident in a FATCA partner jurisdiction that is described in Annex II as a Non-Reporting Financial Institution or that otherwise qualifies as a deemed-compliant FFI or an exempt beneficial owner under relevant U.S. Treasury Regulations in effect on the date of signature of the relevant Intergovernmental Agreement.

Participating FFI

The term Participating FFI means a Financial Institution that has agreed to comply with the requirements of an FFI agreement, including a Financial Institution described in a Model 2 IGA that has agreed to comply with the requirements of an FFI Agreement. The term Participating FFI also includes a qualified intermediary branch of a Reporting U.S. Financial Institution, unless such branch is a Reporting Model 1 FFI.

Partner Jurisdiction

The term FATCA Partner means a jurisdiction that has in effect an IGA with the United States. The U.S. Treasury is publishing a list identifying all Partner Jurisdictions, which is updated on a regular basis .

Passive NFFE

A "Passive NFFE" means any NFFE that is not (i) an Active NFFE, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations.

Registered Deemed-compliant FFI

Under the IRS Regulations, the term registered deemed-compliant FFI, means an FFI registers with the IRS to declare its status, and includes:

- 1) Local FFIs
- 2) Non-reporting members of participating FFI groups
- 3) Qualified collective investment vehicles
- 4) Restricted funds
- 5) Qualified credit card issuers
- 6) Sponsored investment entities and controlled foreign corporations.

Under the Luxembourg IGA, there are no registered deemed compliant statuses, all deemed compliant status are non-reporting and therefore do not need to register with the IRS.

Reporting FATCA Partner Financial Institution

In the context of the Luxembourg IGA the term "Reporting FATCA Partner Financial Institution" means any Luxembourg Financial Institution that is not a Non-Reporting Financial Institution.

A comparable definition applies to Financial Institutions or other entities resident or established in Partner Jurisdictions by virtue of the applicable IGA.

Specified U.S. person

The term Specified U.S. Person means a U.S. Person, other than:

- 1) a corporation the stock of which is regularly traded on one or more established securities markets;
- 2) any corporation that is a member of the same expanded affiliated group as a corporation described in clause (i) above;
- 3) the United States or any wholly owned agency or instrumentality thereof;
- 4) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- 5) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- 6) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- 7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- 8) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C 80a-64);
- 9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- 10) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- 11) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; or
- 12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code;
- 13) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

Sponsoring entity

The term sponsoring entity means an entity that registers with the IRS and agrees to perform the due diligence, withholding, and reporting obligations of one or more Sponsored entities, to the extent permitted under the Luxembourg IGA (or any other IGA or applicable Treasury Regulations).



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Sponsored Financial Institution

A Sponsored Financial Institution is a Financial Institution that is sponsored by a Sponsoring entity, to the extent permitted under the Luxembourg IGA (or any other IGA or applicable Treasury Regulations).

U.S. Person

The term U.S. Person means a U.S. citizen or resident individual, a partnership or a corporation organized in the United States or under the laws of the United States or any States thereof, a trust if (a) a court within the United States would have authority under applicable law to render orders or judgements concerning substantially all issues regarding administration of the trust, and (b) one or more US persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States. This definition shall be interpreted in accordance with the US Internal Revenue Code.

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Anti money laundering Glossary

This glossary contains some definitions from the Law of 12 November 2004 on the fight against money laundering and terrorist financing transposing Directive 2001/97/EC of the European Parliament and of the Council of 4 December 2001 amending Council Directive 91/308/EEC on prevention of the use of the financial system for the purpose of money laundering.

Politically Exposed Person

The term "Politically Exposed Person" means a natural person who holds or has been entrusted with an important public function, as well as the members of his family or persons known to be closely associated with him.

Beneficial owner

"Beneficial owner" shall, in accordance with the law, mean any natural person(s) who ultimately owns or controls the customer or any natural person(s) on whose behalf a transaction or activity is being conducted. The concept of beneficial owner shall include at least:

(a) in the case of corporate entities:

(i) any natural person who ultimately owns or controls a legal entity through direct or indirect ownership of a sufficient percentage of the shares or voting rights or ownership interest in that entity, including through bearer shareholdings, or through control via other means, other than a company listed on a regulated market that is subject to disclosure requirements consistent with European Union law or subject to equivalent international standards which ensure adequate transparency of ownership information.

A shareholding of 25% plus one share or an ownership interest of more than 25% in the customer held by a natural person shall be an indication of direct ownership. A shareholding of 25% plus one share or an ownership interest of more than 25% in the customer held by a corporate entity, which is under the control of a natural person(s), or by multiple corporate entities, which are under the control of the same natural person(s), shall be an indication of indirect ownership;

(ii) if, after having exhausted all possible means and provided there are no grounds for suspicion, no person under point (i) is identified, or if there is any doubt that the person(s) identified are the beneficial owner(s), any natural person who holds the position of senior managing official.

(Law of 25 March 2020)

"Control through other means may be determined in accordance with Articles 1711-1 to 1711-3 of the Law of 10 August 1915 on commercial companies, as amended, as well as in accordance with the following criteria:

- (aa) the direct or indirect right to exercise a dominant influence over a customer, on the basis of a contract entered into with that customer or of a clause of the articles of association of that customer, where the law governing that customer allows being subject to such contracts or such statutory clauses;
- (bb) the fact that a majority of the members of the administrative, management or supervisory bodies of the customer, in office during the financial year as well as the preceding financial year and until the preparation of the consolidated financial statements, were appointed through direct or indirect exercise of the voting rights of one natural person;
- (cc) the direct or indirect power to exercise or the actual direct or indirect exercise of a dominant influence or control over the customer, including the fact that the customer is placed under a single management with another undertaking;
- (dd) an obligation, under the national law to which the parent undertaking of the customer is subject, to prepare consolidated financial statements and a consolidated management report;"

(b) in the case of fiducies and trusts ", all following persons":

- (i) the "settlor(s)";
- (ii) "the fiduciaire(s) or trustee(s)";
- (iii) the "protector(s)", if any;
- (iv) the beneficiaries, or where the individuals benefitting from the legal arrangement or entity have yet to be determined, the class of persons in whose main interest the legal arrangement or entity is set up or operates;
- (v) any other natural person exercising ultimate control over the fiducie or trust by means of direct or indirect ownership or by other means;

(c) in the case of legal entities such as foundations, and legal arrangements similar to trusts, any natural person holding equivalent or similar positions to those referred to in point (b)

In determining the natural person(s) effectively controlling the customer which is not an individual (i.e. a legal entity or legal arrangement), the following non-exhaustive factors may be useful to consider, always on a case by case basis:

- Individuals granted control through shareholders agreements;
- Individuals with the ability to de facto control the customer;
- Individuals that sign orders or initiate transactions, or regularly intervene otherwise in the relationship without the need to exercise for example official/formal representative functions of the company;
- Individuals having the exclusive right to exercise the power to appoint or dismiss a majority of the members of the administrative, management or supervisory body of the legal person which determines the financial and business policy;
- Individuals responsible for essential managerial decisions;
- Individuals having the right to use all or part of the assets of a legal person;
- Former shareholder or management member exercising a significant influence on the legal entity;
- Personal relationships with the customer, for example family members,
- Individuals possessing a significant minority interest whereas the other shareholders have significantly lower participations;
- Individuals having the right to determine the financial and business policy of the customer on the basis of a domination agreement with the party directly involved or on the basis of a provision in the statutes of the party directly involved;
- With regards to special purpose vehicles, the indirect party bearing the majority of risks and opportunities of the party directly involved to achieve a narrowly and precisely defined objective of the parent company; etc.