

The United States Government has implemented the Foreign Account Tax Compliance Act (FATCA) and HBL Bank UK Limited (HBL Bank UK) has agreed to ensure its compliance wherever HBL Bank UK operates. HBL Bank UK is required to collect information in relation to an entity's tax residency and classification under the FATCA. In certain circumstances (including if we do not receive this information from you), we are obliged to share information on your account with local and/or US Tax Authorities.

Please complete all relevant sections below as per your entity status. If you are not sure how to complete this Self Certification Form and / or if you have any questions on or in relation to FATCA, any of the US IRS Forms, about your organisation's classification or this Self-Certification Form, please contact your tax or legal advisor. The accompanying glossary overleaf contains key definitions.

**I/We certify that the entity is not a financial institution**

**Section 1: Entity Type**

Please select any one of the following Entity Type:

Unlisted Public Ltd.	Listed Public Ltd.	Public Multinational Co.	Private Ltd Co.
Partnership Firm	Private Multinational Co.	Public Sector Cooperation/ Autonomous Bodies	Club / Association/Trust/ NGO / NPO

**Section 2: Entity Identification Details**

Entity's Name	Country of Incorporation	
Permanent Address	Country	Post Code
Mailing Address (if different from above)	Country Nature of Business / Source of Income	Post Code

**Section 3: Declaration of Tax Residency (for Non U.S. Entity)**

Please indicate the Entity's place of Tax residence (if resident in more than one country, detail all countries of Tax residence and associated tax identification numbers)

Country of Tax Residency	National Tax No. / Tax Identification No. (NTN/TIN)	If no NTN/TIN is available then provide explanation

**I/We certify that the Entity is not Tax Resident of any other country besides listed above.**

**Section 4: Entity FATCA Classification (Non Financial Foreign Entities - NFFEs)**

Please select any one of the following Entity Classification:

Active NFFE	
Passive NFFE with U.S. Substantial Business Owner (SBO) holding more than 10% shares in the Entity business	Please submit IRS Form W-8BEN-E
Passive NFFE with no US Substantial Business Owner (SBO)	
Direct Reporting NFFE	Please submit IRS Form W-8BEN-E / W-8IMY
Sponsored Direct Reporting NFFE	Please submit IRS Form W-8BEN-E / W-8IMY
Excepted Territory NFFE	
Publicly Traded NFFE or NFFE affiliate of a Publicly Traded Corporation <i>Please state the name of the Exchange on which the Company is listed:</i>	
Non Profit Organization	
501(c) Organization	
Non Financial Group Entity	
Excepted Non Financial start-up company	
Excepted Non Financial Entity in liquidation or bankruptcy	

**Section 5: U.S. Entity (To be filled out by U.S. Entity only)**

U.S. Person	U.S. TIN/EIN		Please submit IRS Form W-9
Specified U.S. Person	U.S. TIN/EIN		Please submit IRS Form W-9

**Section 6: Declaration and Undertakings**

I/We, under penalty of perjury, declare (as an authorised signatory of the Entity) that the information provided on this form is, to the best of my/our knowledge and belief, true, correct and complete. I/We, under penalty of perjury, waive my/our right to banking confidentiality with respect to FATCA reporting where applicable. I/We agree and undertake that if there is any change in any information which I/We have provided in this form, I/We shall submit a new form within thirty (30) calendar days.

Authorised Signature  Capacity in which the declaration is made  Date: (dd/mm/yyyy)	Authorised Signature  Capacity in which the declaration is made
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**Section 7: For Bank Use Only**

Branch Name	Title of Account	
Branch Code	Account No.	
Branch Official's Signature with PA No.	Branch Official's Signature with PA No.	

**GLOSSARY UNDER FATCA REGULATIONS**

**Entity**

An entity is anyone who is not a natural person.

**U.S. Person/ Entity**

According to U.S. law paragraph (30), a United States person

- (A) a citizen or resident of the United States,
- (B) a domestic partnership,
- (C) a domestic corporation,
- (D) any estate (other than a foreign estate, within the meaning of paragraph (31\*)), and
- (E) any trust if
  - (i) a court within the United States is able to exercise primary supervision over the administration of the trust, and
  - (ii) one or more United States persons have the authority to control all substantial decisions of the trust.

(31\*) Foreign estate or trust

(A) Foreign estate

The term "foreign estate" means an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includible in gross income under subtitle A.

(B) Foreign trust

The term "foreign trust" means any trust other than a trust described in subparagraph (E) of paragraph (30).

**Specified US Person**

According to U.S. law paragraph (3), the Specified United States person:

Except as otherwise provided by the Secretary, the term "specified United States person" means any United States person other than:

- (A) any corporation the stock of which is regularly traded on an established securities market,
- (B) any corporation which is a member of the same expanded affiliated group (as defined in section 1471 (e)(2) without regard to the last sentence thereof) as a corporation the stock of which is regularly traded on an established securities market,
- (C) any organization exempt from taxation under section 501 (a) or an individual retirement plan,
- (D) the United States or any wholly owned agency or instrumentality thereof,
- (E) any State, the District of Columbia, any possession of the United States, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing,
- (F) any bank (as defined in section 581),
- (G) any real estate investment trust (as defined in section 856),
- (H) any regulated investment company (as defined in section 851),
- (I) any common trust fund (as defined in section 584 (a)), and
- (J) any trust which
  - (i) is exempt from tax under section 664 (c), or
  - (ii) is described in section 4947 (a)(1).

**Non Financial Foreign Entity (NFFE)**

All non-US entities that are not FFIs are to be classified as either an excepted Non-Financial Foreign Entity (NFFE) or a passive NFFE.

**Active NFFE**

(iv) Active NFFEs. A NFFE is described in this paragraph (c)(1)(iv) if it is an entity (an active NFFE) and less than 50 percent of its gross income for the preceding taxable year (i.e., calendar or fiscal) is passive income and less than 50 percent of the weighted average percentage of assets (tested quarterly) held by it are assets that produce or are held for the production of passive income, as determined after the application of paragraph (c)(1)(iv)(B) of this section (passive assets).

**Passive NFFE**

Passive NFFEs are defined as all NFFEs that are not excepted. The regulations require a US withholding agent to withhold 30% on withholdable payments to a passive NFFE unless the Passive NFFE can provide the withholding agent with the name, address, US taxpayer identification number of each substantial US owner of the NFFE, or a certification that the Passive NFFE does not have any substantial US owners, or certification that the Passive NFFE is an excepted NFFE as defined above.

**Substantial Business Owner (SBO)**

Substantial United States owner

(A) In general

The term "substantial United States owner" means

- (i) with respect to any corporation, any specified United States person which owns, directly or indirectly, more than 10 percent of the stock of such corporation (by vote or value),
  - (ii) with respect to any partnership, any specified United States person which owns, directly or indirectly, more than 10 percent of the profits interests or capital interests in such partnership, and
  - (iii) in the case of a trust
    - (I) any specified United States person treated as an owner of any portion of such trust under subpart E of part I of subchapter J of chapter 1, and
    - (II) to the extent provided by the Secretary in regulations or other guidance, any specified United States person which holds, directly or indirectly, more than 10 percent of the beneficial interests of such trust.
- (B) Special rule for investment vehicles

In the case of any financial institution described in section 1471 (d)(5)(C), clauses (i), (ii), and (iii) of subparagraph (A) shall be applied by substituting "0 percent" for "10 percent".

**Direct Reporting NFFE**

Any NFFE which is a direct reporting NFFE that elects to report information about its direct or indirect substantial U.S. owners directly to the IRS and must register itself with IRS and obtain a GIIN.

**Sponsored Direct Reporting NFFE**

Any NFFE which is a sponsored direct reporting NFFE if the NFFE is a direct reporting NFFE and if another entity, other than nonparticipating FFI, has agreed with the NFFE to act as a sponsoring entity. The sponsoring entity must be authorized to act on behalf of the sponsored NFFE, register with the IRS as a sponsoring entity, obtain a GIIN, and agree to comply with all such requirements of a direct reporting NFFE on behalf of the sponsored NFFE.

**Excepted Territory NFFE**

Any NFFE which is directly or indirectly wholly owned by one or more bona fide residents of the U.S. territory under the laws of which the entity is organized, this type of NFFE:

- a. Does not accept deposits in the ordinary course of a banking or similar business,
- b. Does not hold, as a substantial portion of its business, financial assets for the account of others, or
- c. Is not an insurance company (or the holding company of an insurance company) that issues or is obligated to make payments with respect to a financial account; and
- d. All of the owners of the entity identified are bona fide residents of the possession in which the NFFE is organized or incorporated

**Publicly Traded NFFE or NFFE Affiliate of a Publicly Traded Corporation**

Any NFFE the shares of which are regularly traded on one or more established securities market for the calendar year. For example, an entity is listed on any of the stock markets of Pakistan (KSE/LSE/ISE) or any other international stock exchanges. A NFFE Affiliates with a Publicly Traded Corporation is any corporation that is a member of the same expanded affiliated group of a Publicly Traded NFFE.

**Non Profit Organization**

Any NFFE that has been established for religious, charitable, scientific, artistic, cultural, or educational purposes and exempt from income tax in its country of residence and all funds used for charitable purposes and not personal gain of member or a private person. The entity has no shareholders or members who have a proprietary or beneficial interest in its income or assets.

**501(c) Organization**

Any NFFE that has been established for labor, agricultural, horticultural organizations, religious, educational, charitable, scientific, or literary organizations, business leagues, real estate boards, chamber of commerce and holds IRS confirmation of having section 501(c) organization.

**Non Financial Group Entity**

A NFFE is described in this paragraph (c)(1)(v) if it is an entity described in § 1.1471-5(e)(5) (referring to holding companies, treasury centers, and captive finance companies that are members of a nonfinancial group; start-up companies; entities that are liquidating or emerging from bankruptcy; and non-profit organizations).

**Excepted Non Financial start up Company**

Any NFFE investing capital in assets with the intent to operate a new business or line of business and it is not a financial institution or a Passive NFFE. In case of a new line of business, the date of board resolution approving the new line of business must be less than 24 months. It does not function as an investment fund, 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.

**Excepted nonfinancial Entity in Liquidation or Bankruptcy**

Any NFFE that was not a financial institution or passive NFFE at any time during the past 5 years and that is in the process of liquidating its assets or reorganizing with the intent to continue or recommence operations as a non financial entity. It will provide documentary evidence such as a bankruptcy filing or other public documentation that supports its claim if it remains in bankruptcy or liquidation for more than three years.

*Note: These definitions are for understanding purposes only, if the customer faces any difficulty then it is advisable to approach the legal advisor for guidance.*