

To be filled in by the bank



Customer Number:
Reasonableness verified by (BANK EMPLOYEE NAME SURNAME SIGNATURE):

### Self-Certification Form (SC)

#### Regarding the tax residence of private individuals and sole traders (applicable for CRS and FATCA)

For joint or multiple account holders, please use a separate form for each account holder.

#### Part 1 - Identification of the private individual/the sole trader (account holder)

Title, Surname(s), First Name(s):		
Date of Birth:	Town or City of Birth:	Country of Birth:
Current Residence Address (this does not include a post office box or any in-care-of address) or habitual residence: Please include all address related details (no abbreviations)		
Branch:		

Please tick the appropriate box (if applicable):

- Are you a U.S. Person/Resident<sup>1)</sup>?
- Yes, my U.S. TIN ) is: \_\_\_\_\_ Please, also provide a completed and signed Consent form and W9 waiver for FATCA - No<sup>2)</sup>
- NO
- I hereby declare that I do not have any permanent residence nor habitual residence in Albania within the meaning of Civil Code of Republic of Albania art 12 .
- I hereby declare that I have a secondary residence in Albania in the meaning of Civil Code Article 12, Law 9920 "on Tax procedures" article 8 and Law nr 108/2013 on Foreigners. Please also provide copy of the resident permit in Albania in case of a non-resident
- None of the above

In which countries are you tax resident<sup>3)</sup> ?

Generally, an individual will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), he pays or should be paying tax therein by reason of his domicile, residence or any other criterion of a similar nature, and not only from sources in that jurisdiction.

<sup>1)</sup> TIN = Taxpayer Identification Number. The TIN is the personal Identification Number for tax purposes (Tax Identification Number). For further information please refer to the following OECD-website: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/> Persons resident for tax purposes exclusively in Albania will present their personal number.

<sup>2)</sup> In case of U.S. Indicia the bank reserves the right to additionally request the IRS form W-8BEN, if deemed necessary.

<sup>3)</sup> The domestic laws of the various jurisdictions lay down the conditions under which an individual is to be treated as fiscally "resident". Generally, an individual will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), he pays or should be paying tax therein by reason of his domicile, residence or any other criterion of a similar nature, and not only from sources in that jurisdiction. For further information please refer to the following website: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

Country:	Tax Identification Number (TIN <sup>1)</sup> ):	If a TIN <sup>1)</sup> is unavailable, please provide an appropriate reason:
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Country:	Tax Identification Number (TIN <sup>1)</sup> ):	If a TIN <sup>1)</sup> is unavailable, please provide an appropriate reason:

Please provide a reasonable explanation and appropriate supporting documentation if your country/ies of residence for tax purposes differ from your country of current residence address.

## Part 2 - Declaration and Signature

I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) to which this form relates. I acknowledge that according to the provisions of the Law no4/2020 "On automatic exchange of Information", Law no9887" On Protection of Personal Data" and Regulation (EU) 2016/679 General Data Protection Regulation the information contained in this form and information regarding the account(s) of the entity may be reported to the tax authorities of the country in which this/these account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the entity (or in certain cases the controlling person/s) may be tax resident where those countries have entered into agreements to exchange financial account information.

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I agree that I will inform Raiffeisen Bank Albania if any certification made on this form becomes incorrect and submit a new form within 30 days.

I understand and agree that this self-certification is valid for all Raiffeisen Bank, Albania subsidiaries ( RBAL and RIAL).

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise Raiffeisen Bank- Albania within [30] days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect or incomplete, and to provide Raiffeisen Bank- Albania with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

Signature: (Name, Surname, Signature)\* \_\_\_\_\_

Name Surname\* \_\_\_\_\_

Data: \* \_\_\_\_\_

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

Capacity: \* \_\_\_\_\_

\_\_\_\_\_  
Client name, surname

\_\_\_\_\_  
Place, Date, Signature

<sup>1)</sup> You are a U.S. person if you are a U.S. citizen or U.S. resident alien. You are U.S. Citizen if you were born in the United States, the Commonwealth of Puerto Rico, Guam, or the U.S. Virgin Islands or in the Commonwealth of the Northern Mariana Islands (after November 3, 1986) or if you are a naturalized U.S. citizen. If at least one of your parents is a U.S. citizen other requirements must be met as well to be regarded as U.S. citizen. Please visit <https://www.irs.gov/> for these specific requirements.

You are a U.S. resident alien if you possess or have possessed a U.S. Green Card or meet the substantial presence test. Please consult your tax advisor to determine which type of U.S. Green Card may qualify you as a U.S. person. Please visit [www.irs.gov](http://www.irs.gov) for more information about U.S. Green Card and the substantial presence test.

If you were born in the United States but you are not a U.S. person, please provide the following additional Documentary Evidence: additionally to the copy of a valid non U.S. passport or non U.S. ID card (not a driver's license), please provide a copy of Certificate of Loss of Nationality (form DS-4083) of the United States, or another appropriate official document which refutes the US citizenship or a reasonable explanation why you did not obtain US citizenship at birth. For further information please refer to the following website: <https://www.irs.gov/>

## EXPLANATIONS – USED ABBREVIATIONS OR DEFINITION OF TERMS

If you have any questions about these definitions or require further details about how to complete this form then please contact your tax adviser or local tax authority. For additional information regarding the Automatic Exchange of Information please refer to our homepage.

**CRS** = CRS is an abbreviation for Common Reporting Standard; CRS is the OECD released Common global standard for automatic exchange of financial account information among countries having concluded the Multilateral Competent Authority Agreement. The Albanian Law 4/2020 constitutes the implementation act for the CRS in Albania.

**FATCA** = FATCA is an abbreviation for Foreign Account Tax Compliance Act. This United States tax legislation is aimed at identifying U.S. Persons that hold accounts or financial assets outside of the United States. The government of the Republic of Austria has concluded an agreement with the government of the United States called "Agreement between the Republic of Austria and the United States of America for Cooperation to Facilitate the Implementation of FATCA". This agreement was published in the Austrian Federal Law Gazette on 2.2.2015, BGBl. III Nr. 16/2015. RBAL, as an entity of RBL, is FATCA compliant and implements FATCA as a Participating FFI in a NON IGA Country.

**Tax Residence** = According to Albanian law nr 9920 dated 19.05.2008, Article 8 "On Tax Procedures" You are tax resident in Albania if your permanent residence or habitual residence is in Albania. In general, your tax residence is the same as your permanent residence or habitual residence. However, each country has its own set of rules for determining tax residence. You can check this with the local government or by visiting the website <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>. Please consult a tax advisor if you are not sure how to determine your tax residence.

### Definition of Domicile

A person has a domicile within the meaning of Civil Code article 12, where the person occupies a residence in a manner indicating that he/she will occupy and use it on a continuous basis and not only temporarily. "Residence" means furnished rooms that can be used at any time for personal needs of abode without significant modifications, e.g. rented flats, holiday homes, sub-rented rooms, hotels rooms rented on a permanent basis, rooms in the flat of the person's parents, etc. A person can have several domiciles. NOTE: Flats that are unoccupied or unfurnished or permanently let to others do not constitute a domicile in Albania

### Definition of Habitual Residence

A person has a habitual residence within the meaning of Law nr 108/2013 on Foreigners and Law 9920 dated 19.05.2008 "On tax procedures", where he/she is physically present in a manner indicating that his/her presence in that place or country is not merely temporary. A person is deemed to have his/her habitual residence in Albania if he/she stays in Albania for a time period of more than 183 days out of 365 days (this time period is suspended by temporary stays outside of Albania).

### Definition Secondary Residence in Albania

There is no an exact reference for the secondary residence in Albanian legislation. To determine the secondary residence you can refer to the definitions provided in the Civil Code of the Republic of Albania Article 12 regarding the definition of residence, Law No. 9920 dated 19.05.2008 "On Tax Procedures", article 8, regarding the tax residence and Law no. 108/2013 "On foreigners" which regulates the regime of entry, stay, employment and exit of foreigners in / from the Republic of Albania.