

This form serves as a guide to establish the CRS-FATCA classification and residence for tax purposes of an entity as defined in the *Canadian Income Tax Act* ("ITA") and provides the requirements on the documents or forms to be obtained in order to certify the client's status. Depending on the CRS-FATCA status established for the entity named in this form, it may also be used to collect the information on the beneficial owners who own or control the said entity.

The U.S. "Foreign Account Tax Compliance Act" ("FATCA") and the international "Common Reporting Standard" ("CRS") whose principles have been incorporated into the ITA aim to counter tax evasion by requiring financial institutions to exchange tax information internationally. In order to comply with these regulatory requirements, National Bank of Canada and its subsidiaries (the "Bank") are required to establish the classification and the status, as the case may be, of the entity that holds the account with the Bank.

Account No. _____

INFORMATION ON THE ENTITY

Entity name _____

Address of main place of business (No. and street, city, province, postal code and country) _____

SECTION 1: COUNTRY OF RESIDENCE FOR TAX PURPOSES – MANDATORY SECTION

What is(are) the country(ies) of residence of the Entity for tax purposes:

Select all options that apply

Canada CRA Business Number (BN) (9 or 15 characters): _____
or trust number (T + 8 numbers): _____

United States

Indicate the U.S. Employer Identification Number (EIN) EIN: —
____ _

Other If you ticked this box, provide the Entity's countries of residence for tax purposes and taxpayer identification numbers (TINs) in the table below.

#	Country of residence for tax purposes	TIN	Reason If you do not provide a TIN, please provide the reason by choosing option A, B or C
1			
2			
3			

Reason A: The Entity will request a TIN or has already requested one but has not yet received it. If it has not been requested yet, the Entity has 90 days to apply for it and 15 days after it has received it to provide it to its financial institution.

Reason B: The Entity is a resident for tax purposes of a country that does not issue a TIN (excluding the United States).

Reason C: The Entity has a TIN, but the representative does not have it on hand. The representative will provide it within a 15-day period from the date hereof.

SECTION 2: FATCA STATUS – MANDATORY SECTION

If you selected "United States" in section 1, please fill out section 2.1 for "U.S. Person." If you did not select "United States" in section 1, please fill out section 2.2 for "non-U.S. Person."

2.1 Please select the classification pertaining to the U.S. Person

See Appendix B for the definition of U.S. Person

Specified U.S. Person

Non-specified U.S. Person

Indicate the CRS-FATCA exemption code _____

See Appendix A for the list of FATCA exemption codes for the "Non-Specified U.S. Person" group (codes 401 to 413)

Please continue with Section 3 to confirm your status under CRS regulations

2.2 Please select the classification pertaining to the non-U.S. Person

Is the Entity a financial institution?

YES If yes, indicate the:

Status Code – Financial Institution

See Appendix A for the list of exemption codes for the "Non-U.S. Financial Institution" group (codes 501 to 507)

Global Intermediary Identification Number (GIIN)

Refer to Appendix A, depending on the status code applicable, for the required documentation to be completed.

Please continue with Section 3 to confirm your status under CRS regulations

NO Go to the next question

Is the Entity on the list of exempt entities?

See the definition of an "Exempt Entity" in Appendix B

YES If yes, indicate the:

Status Code – Exempt Entity:

See Appendix A for the list of exemption codes for the "Exempted non-U.S. Person" group (codes 601 to 604)

Please continue with Section 3 to confirm your status under CRS regulations

NO Go to the next question

Is the Entity an active or passive non-financial entity?

See Appendix B for definitions of "Passive Income," "Active Non-Financial Entity" and "Passive Non-Financial Entity"

Active Non-Financial Entity

Passive Non-Financial Entity - Please also complete Sections 3 and 4.

SECTION 3: CRS STATUS – MANDATORY SECTION

Please confirm the CRS status of the Entity

Please refer to Appendix A for the CRS status that corresponds to the FATCA status selected in Section 2

Financial institution - Please continue with Section 5.

See the definition of a "Financial institution" in Appendix B

Active Non-Financial Entity - Please continue with Section 5.

See the definition of an "Active Non-Financial Entity" in Appendix B

Passive Non-Financial Entity - Please continue with Section 4.

See the definition of a "Passive Non-Financial Entity" in Appendix B

SECTION 4: RELATED PARTIES WITH CONTROL OF THE PASSIVE NON-FINANCIAL ENTITY

Indicate all countries of residence for income tax purposes (including Canada) and taxpayer identification numbers (TINs) as applicable, for related parties in the table below. In the event that the related party has more than one country of residence for tax purposes, repeat the NAME and ADDRESS as many times as necessary. Please indicate your Canadian social insurance number if you are a resident of a jurisdiction other than Canada or you are a resident or citizen of the United States.

Type of related parties to be documented		
Trusts	Entities other than a trust	
All	Person with control of 25% or more of the Entity	If no person has control of 25% or more of the Entity
1. Protectors (if any) 2. Trustees 3. Beneficiaries 4. Settlers	5. All beneficial owners of 25% or more 6. Partners owning 25% or more	7. Senior director 8. Main partner, as applicable

First, middle and last name of related parties	Address (street number and name, apartment/office/unit number, city, province, postal code, country)	Type (see table above)

First, middle and last name of related parties	Country of residence for tax purposes	Date of birth (YYYY MM DD)	TIN	Reasons (see table below)

If there are more than five related parties with control, please use an additional form.

Reason for not providing a TIN or SIN

Reason A: I will request it or I have already requested it, but I have not yet received it. If I have not yet requested one, I have 90 days to apply for it and 15 days after I receive it to provide it to my financial institution.

Reason B: I am a resident for tax purposes of a country that does not issue a TIN to its residents (excluding the United States).

Reason C: I have it, but not on hand. I will provide it within 15 days of the date of this application.

Important notice: If the beneficial owner or person in control of the Entity does not provide a foreign TIN upon request for an account that must be reported, they are subject to a \$500 penalty for each missing TIN if the jurisdiction in which they reside issues and collects TINs. If the beneficial owner or person resides in the United States and does not provide a U.S. TIN upon request for a new account that must be reported, they are subject to a \$100 penalty for each missing TIN.

SECTION 5: ATTESTATION – MANDATORY SECTION

The Entity certifies that the information provided in this CRS-FATCA self-certification regarding the Entity and, as applicable, its related parties regarding the residence for tax purposes is accurate and complete. Moreover, the Entity agrees to inform its financial institution of any change in circumstances that result in that information becoming incomplete or inaccurate no later than 30 days after such a change.

The Entity authorizes National Bank of Canada, its subsidiaries and affiliated companies to exchange this information between them for risk management purposes, to update the Entity's profile and for legal and regulatory compliance purposes.

The authorized representatives certify that they have the capacity to sign for the Entity.

Date (YYYY MM DD) Signature

Date (YYYY MM DD) Signature

Authorized representative (block letters)

Authorized representative (block letters)

Date (YYYY MM DD) Signature

Date (YYYY MM DD) Signature

Authorized representative (block letters)

Authorized representative (block letters)

APPENDIX A – CRS-FATCA STATUS OF ENTITIES

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
300	Specified U.S. Person (Entity)	Means an entity that is a U.S. Person (see Appendix B for definition) and is not described under codes 401 to 413 below.	Specified U.S. Person (Entity)	Based on the answers provided in Section 1, the articles of association may vary as follows: - Financial Institution - Active Non-Financial Entity - Passive Non-Financial Entity	Signed form (F.15609 or F.27277 or F.29666)
	Non-Specified U.S. Person (Entity)	Means an entity that is a U.S. Person (see Appendix B for definition) and is described under codes 401 to 413 below.	Non-Specified U.S. Person		Signed form (F.15609 or F.27277 or F.29666) or dated documentary evidence of an exemption: The documents used to check the existence of the entity, in accordance with the <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> can be used to support the CRS-FATCA classification of entities with codes 402, 403, 404, 405, 406, 410 and 411 (see <i>Checking of existence and required documentation</i> section on F.29678-002).
401	A - 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		A - An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37), according US regulation	Financial Institution	
402	B - The United States or any of its agencies or instrumentalities		B - The United States or any of its agencies or instrumentalities	Non-Declarable Active Non-Financial Entity	
403	C - 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		C - A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities	Non-Declarable Active Non-Financial Entity	
404	D - A corporation the stock of which is regularly traded on one or more established securities markets		D - A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)	Non-Declarable Active Non-Financial Entity	
405	E - Any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (1)		E - A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)	Non-Declarable Active Non-Financial Entity	
406	F - 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		F - 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	Financial Institution	
407	G - Any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code		G - A real estate investment trust	Active Non-Financial Entity	
408	H - 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		H - A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940	Financial Institution	

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
409	I - Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code		I - A common trust fund as defined in section 584(a)	Financial Institution	
410	J - Any bank as defined in section 581 of the U.S. Internal Revenue Code		J - A bank as defined in section 581	Financial Institution	
411	K - A broker as defined in section 6045(c) of the U.S. Internal Revenue Code		K - A broker	Financial Institution	
412	L - 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		L - A trust exempt from tax under section 664 or described in section 4947(a)(1)	Financial Institution	
413	M - Any tax-exempt trust under a plan that is described in section 403(b) or section 457(b) of the U.S. Internal Revenue Code		M - A tax exempt trust under a section 403(b) plan or section 457(g) plan	Financial Institution	

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
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Non-U.S. Financial Institution

501	Canadian Financial Institution or of another FATCA partner jurisdiction (reporting)	Means any financial institution located in Canada, excluding branches located outside Canada, as well as any branch located in Canada of a financial institution located outside Canada. A FATCA partner jurisdiction is a country that has signed an intergovernmental agreement with the United States concerning FATCA, as is the case for Canada. The following link provides a list of partner jurisdictions: http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA-Archive.aspx	501.01 Reporting Model 1 FFI 501.02 Reporting Model 2 FFI	Financial Institution	A GIIN number OR signed form (F.15609 or F.27277 or F.29666) A signed form (F.15609 or F.27277 or F.29666) is not required if the FATCA classification can be established based on the Global Intermediary Identification Number (GIIN) and this number is published on the IRS list available at the following link: http://www.irs.gov/Businesses/Corporations/FI-List-Resources-Page
502	Canadian Financial Institution or of another FATCA partner jurisdiction (non-reporting)	Reporting institutions are those that have obtained a GIIN and those that are located in a FATCA partner jurisdiction under Model 2 (for further information see above link).	Nonreporting IGA FFI (including an FFI treated as a registered deemed-compliant FFI under an applicable Model 2 IGA)	Financial Institution	
503	Deemed-Compliant Non-U.S. Financial Institution (registered)	Means any non-U.S. financial institution that meets certain specific requirements under CRS-FATCA and that is registered with this status at the Internal Revenue Service.	Registered deemed-compliant FFI (other than a reporting Model 1 FFI or sponsored FFI that has not obtained a GIIN).	Financial Institution	
504	Deemed-Compliant Non-U.S. Financial Institution (unregistered)	Means any non-U.S. financial institution that meets certain specific requirements under FATCA and that is not registered at the Internal Revenue Service. There are several "sponsored", "certified" or other categories for this status. A comprehensive list of all the categories for this status group is provided in the next column.	504.01 Sponsored FFI that has not obtained a GIIN 504.02 Certified deemed-compliant nonregistering local bank 504.03 Certified deemed-compliant FFI with only low-value accounts 504.04 Certified deemed-compliant sponsored, closely held investment vehicle 504.05 Certified deemed-compliant limited life debt investment entity 504.06 Certified deemed-compliant investment advisors and investment managers 504.07 Restricted distributor 504.08 Owner-documented FFI 504.09 Excepted inter-affiliate FFI	Financial Institution Financial Institution Financial Institution Financial Institution Financial Institution Financial Institution Financial Institution Financial Institution	Signed form (F.15609 or F.27277 or F.29666) (A GIIN is not required or available)

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
Participating Non-U.S. Financial Institution (cont.)					
505	Participating Non-U.S. Financial Institution	Means a non-Canadian financial institution not established in a FATCA partner jurisdiction that is considered a participating financial institution due to the fact that it has signed an agreement directly with the Internal Revenue Service in order to comply with the provisions of FATCA.	<i>Participating FFI</i>	Financial Institution	A GIIN number OR Signed form (F.15609 or F.27277 or F.29666)
506	Non-Participating Non-U.S. Financial Institution	Means a non-Canadian financial institution not established in a FATCA partner jurisdiction that is considered a non-participating financial institution due to the fact that it has not signed an agreement directly with the Internal Revenue Service in order to comply with the provisions of FATCA.	<i>Non-participating FFI (including a limited FFI or an FFI related to a Reporting IGA FFI other than a registered deemed-compliant FFI or participating FFI)</i>	Financial Institution	Signed form (F.15609 or F.27277 or F.29666) (A GIIN is not required or available)
507	Retirement plan or fund	Means any plan or arrangement administered with the aim of making pension payments or generating income to be used for making such payments.	<i>Exempt retirement plans</i>	Financial Institution	Signed form (F.15609 or F.27277 or F.29666) or documentary evidence of an exemption: Documentary evidence of an exemption includes: - the list of pension plans accessible at http://www.osfi-bsif.gc.ca/eng/wt-ow/Pages/swwr-rer.aspx - the documents used to verify the existence of the entity in the context of regulations on the <i>Proceeds of Crime (Money Laundering) and Terrorist Financing</i> (see the <i>Checking of existence and required documentation</i> section of F.29678-002).

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
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Non-U.S. Exempt Person

601	Non-financial entity whose stock is traded on the securities market, or affiliate of such an entity (non-U.S.)	Means any entity, the stock of which is regularly traded on an established securities market, or any related entity thereof.	<i>Publicly traded NFFE or NFFE affiliate of a publicly traded corporation</i>	Non-Declarable Active Non-Financial Entity	Signed form (F.15609 or F.27277 or F.29666) or documentary evidence of an exemption: Documentary evidence of an exemption includes: - The documents used to check the existence of the entity, in accordance with the <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> can be used to support the CRS-FATCA classification of entities with codes 601, 602 and 603 (see <i>Checking of existence and required documentation</i> section on F.29678-002). - For codes 601 and 602, you can either use the documents required in F.29678-002 or save in the file the dated evidence obtained from the following sites: Code 601: https://www.tmx.com Code 602: Search for the entity on CRA's "List of Charities" page.
602	Non-profit organization exempt from income taxes (non-U.S.)	Means any entity that has been organized and is operated exclusively for religious, charitable, scientific, artistic, cultural, sports or educational purposes, a professional organization, a business league, a chamber of commerce, a labour, agricultural or horticultural organization, a civic action league or an organization whose purpose is the promotion of social welfare. The entity must be exempt from income tax in the jurisdiction in which it is located and must not have shareholders, members with ownership rights or beneficiaries of its income or assets.	<i>Non-profit organization</i>	Active Non-Financial Entity	

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
Non-U.S. Exempt Person					
603	Government, province, state, county, municipality or public body (non-U.S.)	Means a government (other than the U.S. government), a political subdivision of such a government (that includes a state, province, county or municipality) or a public body carrying out the functions of such a government or subdivision; the 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 above organizations.	<i>Foreign government, government of a U.S. possession, or foreign central bank of issue</i>	Non-Declarable Active Non-Financial Entity	
604	Other exempted entity	Means any entity or organization that meets certain specific conditions, such as an international organization, an entity held by beneficial owners exempt from U.S. tax, a financial institution incorporated on U.S. territory, a non-financial entity starting-up, in liquidation or bankruptcy, an organization exempt from U.S. tax, etc. This exempt status only applies in very few cases.	604.01 – International organization	Non-Declarable Active Non-Financial Entity	
			604.02 – Entity wholly owned by exempt beneficial owners	Non-Declarable Active Non-Financial Entity	
			604.03 – Financial institution incorporated or created under U.S. legislation	Financial Institution	
			604.04 – Non-financial group entity	Active Non-Financial Entity	
			604.05 – Excluded start-up non-financial entity	Active Non-Financial Entity	
			604.06 – Excluded non-financial entity in liquidation or bankruptcy	Active Non-Financial Entity	
			604.07 – 501(c) Organization	Active Non-Financial Entity	
			604.08 – Excluded non-financial entity incorporated or created under U.S. legislation	Passive Non-Financial Entity	
			604.09 – Direct-reporting foreign non-financial entity	Passive Non-Financial Entity	
		604.10 – Sponsored direct-reporting foreign non-financial entity	Passive Non-Financial Entity		
700	Active Non-Financial Entity (Non-U.S.)	Means a non-U.S. non-financial entity for which less than 50% of its gross income for the preceding calendar year is Passive Income and for which less than 50% of its assets held at any time during the preceding calendar year are assets that produce or are held for the production of Passive Income.	Active NFFE	Active Non-Financial Entity	Signed form (F.15609 or F.27227 or F.29666)
800	Passive Non-Financial Entity (Non-U.S.)	An entity that IS NOT a(n): <ul style="list-style-type: none"> - U.S. Person - Financial institution - Exempt Entity - Active Non-Financial Entity. 	Passive NFFE	Passive Non-Financial Entity	Signed form (F.15609 or F.27227 or F.29666)

APPENDIX B - DEFINITIONS

Active Non-Financial Entity

An entity for which less than 50% of its gross income for the preceding calendar year is Passive Income and for which less than 50% of its assets held at any time during the preceding calendar year are assets that produce or are held for the production of Passive Income.

Entity

Legal entity or legal structure such as a trust, other than a natural person designated in the "Information on the entity" section.

Exempt Entity

An entity that is not a financial institution and is a(n):

- Non-financial entity whose stock is traded on the securities market, or affiliate of such an entity
- Non-profit organization exempt from income taxes
- Government, province, state, county, municipality or public body
- International organization
- Entity wholly owned by exempt beneficial owners
- Territory financial institution (U.S. territory)
- Non-financial group entity
- Exempted start-up non-financial entity
- Exempted non-financial entity in liquidation or bankruptcy
- Organization exempted under section 501(c) of the Internal Revenue Code
- Exempted territory non-financial entity
- Direct-reporting non-financial entity
- Sponsored direct-reporting non-financial entity

Financial Institution

A custodial institution, depository institution, an investment entity or a specified insurance company.

Passive Income

Income from investments as opposed to operating or business income.

The portion of gross income that consists primarily of dividends, interest, income equivalent to interest, annuities, royalties, certain types of rental income including revenues from real estate rentals (housing or local commercial) and held for investment purposes, gains on derivative transactions (excluding hedging transactions), foreign exchange gains, net income from notional principal contracts and amounts received from life insurance policies with a cash surrender value.

Passive Non-Financial Entity

An entity that IS NOT a(n):

- Financial Institution
- Exempt Entity
- Active Non-Financial Entity

Residence for Tax Purposes – for the United States, see “U.S. Person”

One or more countries for which a person or entity is subject to tax obligations. Criteria for determining this vary from country to country and are often cumulative: the permanent residence address or head office address for an entity, citizenship, holding of assets, revenues, central management and control of an entity in a given country.

U.S. Person

According to U.S. tax law, the following are considered U.S. Persons:

- A U.S. citizen or resident individual
- A partnership or corporation organized in the United States or under the laws of the United States or any State thereof
- A trust if:
 - a) A court within the United States would have the authority under applicable law, to render orders or judgments concerning substantially all issues regarding the administration of the trust
 - b) One or more U.S. Persons have the authority to control all substantial decisions of the trust
- an estate of a decedent who is a citizen or resident of the United States