



HBZ BANK LTD

(A Subsidiary of Habib Bank AG Zurich)

Fatca Form SC-I

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) INDIVIDUAL SELF-CERTIFICATION FORM

Date:

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If you are a Sole Proprietor or a Simple Partnership*, please complete the section below

The Foreign Account Tax Compliance Act (FATCA) was signed into U.S. law on 18 March 2010. It is aimed at preventing U.S. taxpayers from using accounts held outside of the U.S. to evade taxes. Any financial institution that fails to comply with FATCA will face a 30% withholding tax on a wide range of U.S. sourced payments to its customers. Under U.S. federal tax law, the Bank is required to request certain taxpayer information from Owners/Controlling Persons (whether they are U.S. taxpayers or not). Information collected will be used solely to fulfil the Bank's requirements under FATCA and will not be used for other purpose. The Bank has certain obligations under FATCA, as detailed in the attached General Terms and Conditions (**Annexure A**). In order for us to comply with these obligations, the Sole Proprietor/Partners is/are required to provide responses to the questions below (*Place a cross in the applicable block*)**.

Sole Proprietor / Partner 1 (if applicable):

Are you a citizen of the U.S.? (sole or dual citizenship)?	Yes	No
Are you a lawful permanent resident (i.e. someone who holds a green card or who meets the 'substantial presence test', as detailed on the IRS website) of the U.S.?***	Yes	No
Were you born in the U.S.? (Place of birth) If you were born in the U.S. or a U.S. territory**** but nonetheless believe that you are not a 'U.S. Person' under U.S. tax principles, please submit a copy of your Certificate of Loss of Nationality, together with a W-8BEN form and a copy of your non-US passport.	Yes	No
Are you a 'US Person' under U.S. tax principles for any other reason? (for example dual residency, spouse filing jointly, long term permanent residency in the U.S., other) If yes, please specify:	Yes	No
Will there be instructions to transfer funds to U.S. accounts or directions regularly received from a U.S. address:	Yes	No
Have you granted a Power of Attorney or signing authority to any person with a U.S. address?	Yes	No
Will there be an address on file which is "in care of" or "hold mail" or a U.S. P.O. Box and/or a U.S. telephone number?	Yes	No

Partner 2 (if applicable):

Are you a citizen of the U.S.? (sole or dual citizenship)?	Yes	No
Are you a lawful permanent resident (i.e. someone who holds a green card or who meets the 'substantial presence test', as detailed on the IRS website) of the U.S.?***	Yes	No
Were you born in the U.S.? (Place of birth) If you were born in the U.S. or a U.S. territory**** but nonetheless believe that you are not a 'U.S. Person' under U.S. tax principles, please submit a copy of your Certificate of Loss of Nationality, together with a W-8BEN form and a copy of your non-US passport.	Yes	No

Are you a 'US Person' under U.S. tax principles for any other reason? (for example dual residency, spouse filing jointly, long term permanent residency in the U.S., other) If yes, please specify: _____	Yes	No
Will there be instructions to transfer funds to U.S. accounts or directions regularly received from a U.S. address:	Yes	No
Have you granted a Power of Attorney or signing authority to any person with a U.S. address?	Yes	No
Will there be an address on file which is "in care of" or "hold mail" or a U.S. P.O. Box and/or a U.S. telephone number?	Yes	No

If there are more than two partners in the simple partnership, please attach a separate schedule.

If any of the above questions have been answered in the affirmative, you will be required to complete a **W-9 form** (this form is required if you are a U.S. person under U.S. tax principles) or **W-8BEN form** (this form is required if you were born in the United States or a U.S. territory but nonetheless believe that you are not a 'U.S. Person' under U.S. tax principles) to certify your tax status. Please note that a failure to submit the required tax form may force us to turn over (withhold) 30% of any U.S. sourced transactions to/from your account on a monthly basis directly to the IRS and/or closure of your account. This process will continue until such time that we receive your completed **W-9 or W-8 BEN form** or other documentations to certify your status, as applicable.

If you are any other type of entity (Company, Close Corporation, Partnership other than a simple partnership between two natural persons, Trust or Association, please complete the section below.

Is the entity an active non-financial entity ("NFFE")? *****

Yes

No

If no, please provide a **"U.S. Tax Status Declaration for Entities form"** and a **"Self-Certification of U.S. Person status for Owners / Controlling Persons of Entities form"**.

* "Simple Partnership" means partnership between natural persons.

** Please refer to section 12.2.2 of the General Terms and Conditions.

*** Physical presence in the United States of / or at least 31 days during the current year, and 183 days during the 3 year period that includes the current year and the two years immediately before. For details in terms of how to count days for these purposes, please consult the IRS website: <http://www.irs.gov/taxtopics/tc851.html>

**** In terms of FATCA, a "U.S. Territory" means American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, the Commonwealth of Puerto Rico or the U.S. Virgin Islands.

***** In terms of FATCA, an NFFE is defined as an entity conducting an operating business other than the business of a financial institution and is mainly engaged in a manufacturing or commercial business. The criteria for this are:

- More than 50% of the entity's gross income derives from an active, non-financial business activity; and
- Less than 50% of the entity's assets are held for the production of tacit income.

Financial business activity means earning, individual or collective portfolio management, otherwise investing, administering or managing funds, money or financial assets for customers or clients. Passive income means interest, dividends, income equivalent to interest, rent and royalties, annuities, the excess of gains over losses from the sale or exchange of property etc.