

Self-Certification Form – Entity tax residency

Under the legislations Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA), financial institutions like SaveLend are obliged to gather information on where our customers are tax residents. Therefore, SaveLend kindly asks you to complete this form regarding tax residence. **Part 1, 2 and 3 are all mandatory.**

You will find instructions and definitions on page 7.

Part 1: Account Holder information

A. Please provide the Account Holders' details.

Legal Name of Account Holder	Company Registration Number		
Residence address	Residence City	Postal Code	Residence Country
Phone			

Part 2: Tax residence

A. Please list **all** the Account Holders' countries of tax residence and the corresponding taxpayer identification numbers (TIN) for each country.

	Country of tax residence	Taxpayer Identification Number (TIN)	No Tin issued
1			<input type="checkbox"/>
2			<input type="checkbox"/>
3			<input type="checkbox"/>
4			<input type="checkbox"/>

Part 3: Entity classification

A. Please classify the entity by ticking **one** of the options below (You will find instructions and definitions on page 7).

Financial institution

Investment entity operating in a non-participating CRS jurisdiction / non-participating professionally managed investment entity **(must complete the attached form(s) regarding information on beneficial owner(s))**

Other Financial Institution

Active Non-Financial Entity

Corporation that is publicly traded on securities market or an entity related to such corporation

Governmental entity, international organisation, central bank or tax-exempt non-profit organisation

Other Active Non-Financial Entity

Passive Non-Financial Entity

Passive Non-Financial Entity **(must complete the attached form(s) regarding information on beneficial owner(s))**

Part 4: Declaration

- A. In the role of authorized signatory for the Account Holder specified on page 1, I declare that the information in this form is correct and in accordance with the truth, and certify that the information provided in this form is, to the best of my knowledge and belief, accurate and complete. Information provided in this form may be used for reporting purposes according to local law. The Account Holder hereby consents to SaveLend disclosing information contained in this form to other companies within the SaveLend Group. The Account Holder agrees to submit a new form within 30 days if any information in this form becomes incorrect or no longer applies.

Form – Information on beneficial owner 1

This form for information on beneficial owner is only to be filled by passive-non financial entities and non-participating professionally managed investment entities. A form must be filled for each beneficial owner.

You will find instructions and definitions on page 8.

Part 1: Information on beneficial owner 1

A. Please provide information on beneficial owner 1.

Full Name	Date of Birth (dd.mm.yyyy)
Residence Street	Residence City
Postal Code	Residence Country

Part 2: Type of beneficial owner

A. Describe the type of beneficial owner by ticking **one** of the boxes below.

- Control by ownership, e.g. direct or indirect control of more than 25 % of the entity's share capital
- Control through other means, e.g. direct or indirect control of more than 25 % of the entity's voting rights
- Where no natural person or persons are identified as exercising control of the entity through ownership interests or voting rights, the Beneficial owner of the entity is deemed the natural person who holds the position of senior managing official (e.g. CEO or chairman of the board). Please see instructions for information regarding foundations and trusts. Specify the senior managing position below.

Part 3: Beneficial owners' tax residencies

A. Please list **all** the beneficial owners' tax residencies (countries). Note that the beneficial owner is considered tax resident in at least one country, but can be tax resident in multiple countries. Individuals are normally tax resident in the country where they have their current residence.

	Country of tax residence	Taxpayer Identification Number (TIN)	No Tin issued
1			<input type="checkbox"/>
2			<input type="checkbox"/>
3			<input type="checkbox"/>
4			<input type="checkbox"/>

B. Tick **one** of the options below to confirm or deny that the beneficial owner is tax resident in the U.S. (You will find instructions and definitions on page 8).

- The beneficial owner is tax resident in the U.S. and the U.S. is filled as a tax residence in Part 3 A above
- The beneficial owner is not tax resident in the U.S.

Form – Information on beneficial owner 2

This form for information on beneficial owner is only to be filled by passive-non financial entities and non-participating professionally managed investment entities. A form must be filled for each beneficial owner.

You will find instructions and definitions on page 8.

Part 1: Information on beneficial owner 2

A. Please provide information on beneficial owner 2.

Full Name	Date of Birth (dd.mm.yyyy)
Residence Street	Residence City
Postal Code	Residence Country

Part 2: Type of beneficial owner

A. Describe the type of beneficial owner by ticking **one** of the boxes below.

- Control by ownership, e.g. direct or indirect control of more than 25 % of the entity's share capital
- Control through other means, e.g. direct or indirect control of more than 25 % of the entity's voting rights
- Where no natural person or persons are identified as exercising control of the entity through ownership interests or voting rights, the Beneficial owner of the entity is deemed the natural person who holds the position of senior managing official (e.g. CEO or chairman of the board). Please see instructions for information regarding foundations and trusts. Specify the senior managing position below.

Part 3: Beneficial owners' tax residencies

A. Please list **all** the beneficial owners' tax residencies (countries). Note that the beneficial owner is considered tax resident in at least one country, but can be tax resident in multiple countries. Individuals are normally tax resident in the country where they have their current residence.

	Country of tax residence	Taxpayer Identification Number (TIN)	No Tin issued
1			<input type="checkbox"/>
2			<input type="checkbox"/>
3			<input type="checkbox"/>
4			<input type="checkbox"/>

B. Tick **one** of the options below to confirm or deny that the beneficial owner is tax resident in the U.S. (You will find instructions and definitions on page 8).

- The beneficial owner is tax resident in the U.S. and the U.S. is filled as a tax residence in Part 3 A above
- The beneficial owner is not tax resident in the U.S.

Form – Information on beneficial owner 3

This form for information on beneficial owner is only to be filled by passive-non financial entities and non-participating professionally managed investment entities. A form must be filled for each beneficial owner.

You will find instructions and definitions on page 8.

Part 1: Information on beneficial owner 3

A. Please provide information on beneficial owner 3.

Full Name	Date of Birth (dd.mm.yyyy)
Residence Street	Residence City
Postal Code	Residence Country

Part 2: Type of beneficial owner

A. Describe the type of beneficial owner by ticking **one** of the boxes below.

- Control by ownership, e.g. direct or indirect control of more than 25 % of the entity's share capital
- Control through other means, e.g. direct or indirect control of more than 25 % of the entity's voting rights
- Where no natural person or persons are identified as exercising control of the entity through ownership interests or voting rights, the Beneficial owner of the entity is deemed the natural person who holds the position of senior managing official (e.g. CEO or chairman of the board). Please see instructions for information regarding foundations and trusts. Specify the senior managing position below.

Part 3: Beneficial owners' tax residencies

A. Please list **all** the beneficial owners' tax residencies (countries). Note that the beneficial owner is considered tax resident in at least one country, but can be tax resident in multiple countries. Individuals are normally tax resident in the country where they have their current residence.

	Country of tax residence	Taxpayer Identification Number (TIN)	No Tin issued
1			<input type="checkbox"/>
2			<input type="checkbox"/>
3			<input type="checkbox"/>
4			<input type="checkbox"/>

B. Tick **one** of the options below to confirm or deny that the beneficial owner is tax resident in the U.S. (You will find instructions and definitions on page 8).

- The beneficial owner is tax resident in the U.S. and the U.S. is filled as a tax residence in Part 3 A above
- The beneficial owner is not tax resident in the U.S.

Form – Information on beneficial owner 4

This form for information on beneficial owner is only to be filled by passive-non financial entities and non-participating professionally managed investment entities. A form must be filled for each beneficial owner.

You will find instructions and definitions on page 8.

Part 1: Information on beneficial owner 4

A. Please provide information on beneficial owner 4.

Full Name	Date of Birth (dd.mm.yyyy)
Residence Street	Residence City
Postal Code	Residence Country

Part 2: Type of beneficial owner

A. Describe the type of beneficial owner by ticking **one** of the boxes below.

- Control by ownership, e.g. direct or indirect control of more than 25 % of the entity's share capital
- Control through other means, e.g. direct or indirect control of more than 25 % of the entity's voting rights
- Where no natural person or persons are identified as exercising control of the entity through ownership interests or voting rights, the Beneficial owner of the entity is deemed the natural person who holds the position of senior managing official (e.g. CEO or chairman of the board). Please see instructions for information regarding foundations and trusts. Specify the senior managing position below.

Part 3: Beneficial owners' tax residencies

A. Please list **all** the beneficial owners' tax residencies (countries). Note that the beneficial owner is considered tax resident in at least one country, but can be tax resident in multiple countries. Individuals are normally tax resident in the country where they have their current residence.

	Country of tax residence	Taxpayer Identification Number (TIN)	No Tin issued
1			<input type="checkbox"/>
2			<input type="checkbox"/>
3			<input type="checkbox"/>
4			<input type="checkbox"/>

B. Tick **one** of the options below to confirm or deny that the beneficial owner is tax resident in the U.S. (You will find instructions and definitions on page 8).

- The beneficial owner is tax resident in the U.S. and the U.S. is filled as a tax residence in Part 3 A above
- The beneficial owner is not tax resident in the U.S.

Instructions and definitions - Self-certification form

Part 1: Data processing and data protection

- A. As a data controller SaveLend processes personal data to deliver the products and services that are agreed between the parties and for other purposes, such as to help you with your request or comply with laws and other regulations. For detailed information on SaveLend's processing of personal data, please review SaveLend's privacy notice, which is available on SaveLend's website. The privacy notice contains information about the rights in connection with the processing of personal data, such as the access to information, rectification, data portability, etc.

Part 2: Entity country of tax residence

- A. The entity shall state all jurisdictions where it is tax resident according to local law, i.e. not as determined by a tax treaty. This means that if the entity has only one tax residence according to a tax treaty, but several according to local jurisdiction law, then the entity shall enter all tax residencies. For general rules on determining tax residence rules in a certain jurisdiction, please visit the OECD Automatic Exchange Portal guide for the purpose at: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

For general rules on entity Taxpayer Identification Numbers (TIN) in different jurisdictions, please visit the OECD Automatic Exchange Portal guide for the purpose at: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

Part 3: Entity classification

A. *Financial Institution*

The term "Financial Institution" means an Investment Entity, a Depository Institution, a Custodial Institution, or a Specified Insurance Company. The term "Investment Entity" means any entity that conducts as a business, or is managed by an entity that conducts as a business, one or more of the following activities or operations on behalf of a customer: 1) Trading of securities or other financial instruments, 2) Individual and collective portfolio management, or 3) Otherwise investing, administering, or managing funds or money on behalf of other persons.

The term "Non-Participating Professionally Managed Investment Entity" means an Investment Entity operating in a non-participating CRS jurisdiction (i.e. a country that is not part of the automatic exchange of financial information under the CRS) and is managed by another Financial Institution.

The term "Other Financial Institution" means Custodial or Depository Institutions, Participating Investment Entities, or Specified Insurance Companies.

B. *Active Non-Financial Entity*

The term "Active Non-Financial Entity" means any of the following:

- Corporation that is publicly traded on a securities market or an entity related to such a corporation;
- Governmental Entity, Central Bank, International Organization, Tax-Exempt Non-Profit Organization, or an entity that is owned by one or more of the foregoing; or
- Other Active Non-Financial Entity which fulfils at least one of the criteria below:
 - o Reason for income and assets: More than 50 % of the entity's gross income, for any appropriate reporting period, derives from the sales of goods and/or services, and more than 50 % of the entity's assets relates to sales of goods and/or services performed by the entity.
 - o Holding companies that are members of a non-financial group: The activities of the Non-Financial Entity consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, subsidiaries that engage in trades or businesses other than the business of a Financial Institution.
 - o Start-ups: 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.
 - o Liquidating and bankrupt entities: Not being a Financial Institution in the past five years and is in the process of liquidating its assets.
 - o Treasury centres that primarily engage in financing or hedging transactions with a group company: Primarily engaging in financing and hedging transactions with, or for, related entities that are not Financial Institutions.

C. *Passive Non-Financial Entity*

The term "Passive Non-Financial Entity" means an entity that is not a Financial Institution nor an Active Non-Financial Entity. Typically, a Passive Non-Financial Entity obtains most of its income from passive income such as interest, rent, dividends, royalties, annuities related to life insurance, capital gains/profits on the sale of assets/property that can produce passive income, gains from sale of commodities, gains from currency trading, or gains from derivatives.

Instructions and definitions - Form regarding information on beneficial owner

Part 1: Definition of Beneficial Owner

- A.** The term "Beneficial Owner" refers to the natural person(s) who exercise control over an entity. Control is generally exercised by the natural person(s) who ultimately has a controlling ownership interest in the entity. A controlling ownership interest depends on the ownership structure of the entity and may be identified on the basis of a threshold (normally more than 25 % ownership including indirect ownership). Where no natural person(s) exercises control through ownership interests, the beneficial owner(s) of the entity will be the natural person(s) who exercises control of the entity through other means (e.g. the right to appoint or remove senior management).

Where no natural person(s) is identified as exercising control of the entity, the beneficial owner(s) of the entity will be the natural person(s) who holds the position of senior managing official (e.g. CEO or Chairman of the Board). In relation to foundations, and in addition to the above, also a person representing the entity that is engaged to manage the foundation and a person that may receive substantial part of the assets that the foundation distribute (normally more than 15 %) may be seen as beneficial owner of the foundation.

In the case of a trust, the term "beneficial owner" means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust. The settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, are seen as beneficial owners of a trust, regardless of whether any of them exercises control over the trust. In the case of a legal arrangement other than a trust, beneficial owner(s) means persons in equivalent or similar positions.

- B.** Beneficial owners are generally U.S. tax resident if they:
- are a U.S. citizen (including individuals with dual citizenships);
 - are a U.S. resident;
 - hold a U.S. residence permit or U.S. work permit (Green Card); or
 - were born in the U.S.

- C.** Beneficial owner's tax residence in other countries:

You can be tax resident in more than one country depending on the country's laws and regulations. In general, the tax residence is the country where you have your permanent residence or whereabouts. However, each country has its own set of rules for determining tax residence. If you pay taxes due to assets in another country, e.g. property tax or withholding tax from yields on securities, you are generally not considered being a tax resident in that country. For more information about tax residence rules in a certain jurisdiction, please visit the OECD Automatic Exchange Portal at: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

- D.** Beneficial owner's Taxpayer Identification Number (TIN):
- In the U.S. your TIN is usually your U.S. Social Security Number. Under certain circumstances, a functional equivalent is issued.
 - In Sweden your TIN is your Swedish Social Security Number (personnummer).
 - In Finland your TIN is usually your Finnish Social Security Number (henkilötunnus).
 - In other countries TINs vary, but is often a national identification number or national insurance number.

Further details of jurisdiction-specific TIN formats can be found on OECD's website: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

Part 2: Legislative background

- A.** Common Reporting Standard (CRS)

CRS is a global standard for automatic transfer of financial account information aiming to prevent tax evasion. Under CRS, financial institutions must identify individuals and entities tax residencies. The financial institution must then share the information, about customers with foreign tax residencies, with the local tax authorities. This implies that if the customer has tax residency in any other country than Sweden, SaveLend is obliged to share the information stated in this form and file annual reports regarding the customer account/products to the Swedish Tax Authority, who will eventually transfer the information to other CRS participating countries.

- B.** Foreign Account Tax Compliance Act (FATCA)

FATCA is a tax treaty which Sweden and the U.S. have signed. The agreement imposes the following obligations:

- Financial institutions have an obligation to identify financial products held by U.S. persons;
- Financial institutions are required to provide the Tax Administration information on the identified financial products and U.S. customers; and
- The Tax Administration has the obligation to convey the information to the U.S. tax authorities.