

FORM W-8BEN INSTRUCTIONS

The United States of America (U.S.) Internal Revenue Service (IRS) requires that the Form W-8BEN be completed by foreign account holders to certify their non-American status. This form certifies that an individual, business or other legal entity is from foreign origin, and thus such person may be exempt from U.S. tax on income received from U.S sources.

Failure to provide a complete and valid original Form W-8BEN, obligates the Bank to withhold taxes at a rate of 30% of any interest paid. Each name holder listed in the account is required to file a separate form.

PART I: Identification of Beneficial Owner

(1) Name of individual or organization that is the beneficial owner

- For Individuals: first and last names, as they appear in the passport.
 - Example: Juan Antonia Martinez.

(2) Country of citizenship

- Enter your country of citizenship. If you are a dual citizen, enter the country where you are both a citizen and a resident at the time you complete this form.

(3) Permanent residence address (City or town, state or province. Include postal code where appropriate.

- Permanent resident address is the address in the country where you claim to be a resident for purposes of that country's income tax.
 - For example: if you are a resident/citizen of Bolivia, then you must include your permanent address in Bolivia.
- Do not show the address of a financial institution, a post office box, or an address used solely for mailing purposes.
- If an individual does not have a tax residence in any country, your permanent residence is where you normally reside. If you are not an individual and you do not have a tax residence in any country, then the permanent residence address is where you maintain your principal office.
 - Example: Calle del Palacio 5432

City or town

- The city where the individual resides or the business or entity operates.
 - Example: La Paz.

Country

- The country where the individual resides or the business operates.
 - Example: Bolivia.

(4) Mailing address

- Enter a mailing address only if it is different from the permanent residence address shown on Line 4

(5) U.S. taxpayer identification number (SSN or ITIN)

- This section is not required to be completed if you are a non-US citizen or resident. If this is the case, please enter N/A (not applicable)

(6) Foreign Taxpayer Identification Number (see instructions)



- If you are not providing a Foreign Taxpayer Identifying Number on line 6, you may leave it blank. However, if you do not complete your jurisdiction of residence taxpayer identifying number on this line, you need to write your date of birth on line 8, following the instructions described on that line.

(7) Reference number(s).

- This section is not required to be completed if you are a non-US citizen or resident. If this is the case, please enter N/A (not applicable).

(8) Date of Birth (MM/DD/YYYY) (see instructions)

- If you did not write a Foreign Taxpayer Identifying Number on line 6, please write your date of birth on this line. Use the following format to input your information (MM-DD-YYYY) (Month/Day/Year). For example, if you were born on April 15, 1956, you would enter 04-15-1956.

PART II: Claim of Tax Treaty Benefits

(9) & (10) It is unlikely that this Part II (i.e. Sections 9 and 10) applies to you. This section is only applicable if you are claiming a tax treaty benefit. If you believe that you are claiming a tax treaty benefit, please refer to the "Instructions for Form W-8BEN" issued by the IRS (which can also be found in our website).

PART III: Certification

- Form W-8BEN must be signed and dated by the beneficial owner of the account, or, if the beneficial owner is not an individual but a business, by the authorized representative or officer of the beneficial owner.
 - Date: The Form must be dated with the date of the signature.
 - Capacity in Which Acting: This is not applicable when the account is in the name of an individual. However, if the account is in the name of a corporation (or other similar legal entity), then please write the relevant title of the individual authorized to sign the Form. Example: president, secretary, etc.

DISCLOSURE

This guide is intended to assist you with the completion of the W-8BEN. Neither, BAC Florida Bank or its directors, officers or shareholders, are responsible for the accuracy of the information included in the Form W-8BEN as certified by you.