

INDIVIDUAL TAX SELF-CERTIFICATION FORM

Instructions

1. You may also complete a U.S. Internal Revenue Service (IRS) W8 or W9 tax form as an alternative to this Individual Tax Self-Certification form. Please visit the IRS website: <http://www.irs.gov/Businesses/Corporations/FATCA-Related-Forms> to obtain the latest IRS W tax form.
2. Please use this form for a **non-registered account** held by a natural person or sole proprietor (for both account opening or updating the tax status of a natural person or sole proprietor of an existing account). Registered account holders are exempt from completing this Tax Self-Certification form or the IRS W8 or W9 tax form.
3. Please use the Entity Tax Self-Certification form for an account held by an entity such as a corporation, partnership, a formal trust or any other corporate forms/organizations.
4. For joint accounts, please complete a Tax Self-Certification form for each joint account holder.
5. For any informal trusts, such as an "in-trust-for" account, please complete a Tax Self-Certification form for the account holder.
6. **Please send completed form to the dealer head office.**

Under Section 265(2) of the *Income Tax Act* (Canada), a Canadian financial institution is required to collect information to determine whether individuals opening a non-registered account are a U.S. citizen or a U.S. resident for U.S. tax purposes. For further information, please visit the Canada Revenue Agency (CRA) website at <http://www.cra-arc.gc.ca/> or the IRS website at <http://www.irs.gov/>.

Name of the account holder: _____ Account number(s): _____

Name of the registered dealer: _____ Dealer/Rep code: _____ / _____

- 1a) Are you a U.S. citizen or a U.S. resident for U.S. tax purposes? Yes No
- 1b) If you answered "yes", please provide your U.S. taxpayer identification number (TIN).
For U.S. citizens or U.S. residents for U.S. tax purposes, your TIN is the same as your Social Security Number (SSN). _____ - _____ - _____ U.S. TIN

- 2) **Optional** and only if applicable, such as in the case of certain Canadian individuals, who are not considered a U.S. citizen or a resident for U.S. tax purposes, such as students who are receiving an education in the U.S., retirees or "snowbirds" who spend considerable time vacationing in the U.S.

I certify that I am a resident of Canada. I further certify that any U.S. address, U.S. telephone number or standing instructions to transfer funds to an account maintained in the U.S. associated with this account exists or will arise only in the context of temporary visits that I make to the U.S. while I remain a resident of Canada and not, at any time, because I am a resident of the U.S. for tax purposes or a U.S. citizen. I agree to notify my registered dealer if events cause this certification to become false or misleading.

check if making this declaration

Note: The optional certification in (2) expires at the end of the calendar year that ends 7 years after the date of the original certification.

Account holder certification

I declare that the information I have provided on this form is, to the best of my knowledge and belief, correct and complete. I agree to notify my registered dealer within 30 days if there are any changes in circumstances that cause any information provided on this certification to become incomplete, inaccurate, false or misleading, and to provide my registered dealer with a new Tax Self-Certification form upon request. I acknowledge that information contained in this form and information regarding my account(s) with my registered dealer (including information on account balances and payments received) may be reported to the CRA, and that the CRA may provide this information to the IRS.

Name: _____

Signature: _____ Date: _____

Please note that the information contained in this form should not be construed as tax or legal advice. Please consult with your own tax or legal advisors for information regarding your own circumstances.

For Dealer Head Office Use Only

Not Reportable U.S. Reportable Refuse to respond / Undocumented

Authorized signature of dealer head office representative: _____ Date: _____

Contact phone number or email: _____

INDIVIDUAL TAX SELF-CERTIFICATION FORM

Why am I being asked whether I am a U.S. citizen or a U.S. tax resident?

Under the Intergovernmental Agreement between Canada and the United States of America¹ ("Canadian IGA"), Canadian financial institutions are required to collect and report information on their non-registered account holders who are U.S. citizens and/or U.S. residents for U.S. tax purposes to the Canada Revenue Agency (CRA). Under the Canadian IGA, the CRA would exchange this information with the U.S. Internal Revenue Service (IRS). As a result, Canadian financial institutions are required to ask whether you are a U.S. citizen or a U.S. resident for U.S. tax purposes at the time of account opening. Please advise your registered dealer immediately if you have a change in circumstances that would result in you becoming a U.S. citizen or a U.S. resident for U.S. tax purposes (or if you cease to be a U.S. citizen or a U.S. resident for U.S. tax purposes).

Requirement to provide Taxpayer Identification Number(s) (TIN)

Under the *Income Tax Act* (Canada), the CRA may impose a penalty if you fail to provide the Canadian financial institution with the requested Social Insurance Number (SIN), Business Number (BN) or the U.S. TIN, as applicable. If you are a U.S. citizen or a U.S. resident for U.S. tax purposes and you do not have a U.S. TIN, penalties will not be assessed if an application for the assignment of the U.S. TIN is made within 90 days of the request, and provided to your registered dealer within 15 days of receipt.

Will my account be reported?

In general, an account will be reported if the account holder is a U.S. citizen or U.S. resident for U.S. tax purposes. In addition, an account may also be reported if the account holder fails to provide the necessary documentation as requested by the financial institution, even though the account holder may not be a U.S. citizen or U.S. resident for U.S. tax purposes.

To the extent an account is reportable, under the Canadian IGA, the financial institution will report account information to the CRA. The CRA may then provide this information to the IRS in accordance with the provisions of the Canada-U.S. Tax Convention.

Where can I obtain further information?

For further information, please visit the CRA website at <http://www.cra-arc.gc.ca/> or the IRS website at <http://www.irs.gov/>.

Footnotes

¹ Agreement Between the Government of the United States of America and the Government of Canada to Improve International Tax Compliance through Enhanced Exchange of Information under the Convention Between the United States of America and Canada with Respect to Taxes on Income and on Capital.