



## Individual Tax Residency Self-Certification Form

**Please read these instructions before completing this form.**

### **Why are we asking you to complete this form?**

Canadian financial institutions have to collect the information on this form to open or maintain an account. It is a requirement under Canadian regulations relating to the Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA).

If you have tax residency in a jurisdiction outside of Canada or if you're considered a US Person, we may be required under Canadian law to report certain account information to the Canada Revenue Agency (CRA). You can always ask us if we provided information to the CRA and what information was given.

If you're a tax resident in a foreign jurisdiction, account information reported to the CRA is shared with the government of that jurisdiction if there's an information exchange agreement in place with Canada. The CRA shares account information with the US Internal Revenue Service if you're a US citizen or resident.

If any of the information submitted on this form changes in the future, please provide us with an updated form within 30 days of the change.

### **Who should complete this form?**

- An individual planning to open a personal (non business) or sole proprietor/sole trader Account.
- In some cases, even though you already have an Account, we may ask for you to complete the form to ensure your records are up to date.
- For joint accounts, each account holder needs to complete a copy of this form.

Note: Even if you've already provided us information related to FATCA, you may still need to provide additional information for CRS – the CRS is governed by different requirements of Canadian law.

### **Tax residency and Taxpayer Identification Numbers (TINs)**

Each country/jurisdiction has its own rules for defining tax residency. In general, you are tax resident in the country/jurisdiction where you live, not just because you receive income there. Except for the US, your citizenship or place of birth generally doesn't determine your tax residence.

If you're tax resident in more than one country/jurisdiction, you should list all the countries/jurisdictions and provide your taxpayer identification number (TIN) for each of them.

In most cases, based on applicable tax treaty rules, you should be tax resident in one country/jurisdiction only. Please consult your tax advisor about tax treaty rules if you think you are tax resident in more than one country/jurisdiction.

### **Where to go for more information about CRS and FATCA**

- Contact your tax advisor.
- Visit our website, [www.crs.hsbc.com/en/rbwm/canada](http://www.crs.hsbc.com/en/rbwm/canada).
- Call 1-888-310-HSBC (4722) or, if calling from outside Canada/US, call +1-604-216-8800 (collect calls accepted where available).
- Visit the Canadian Bankers Association website and search for FATCA or CRS.
- Contact Canada Revenue Agency at 1-800-959-8281 (Canada and the US) or from elsewhere call 613-940-8495 (collect calls are accepted by the CRA).
- Contact your Relationship Manager, Investment Counsellor or visit a branch.

# Individual Tax Residency Self-Certification Form

(Please complete parts 1–3 in BLOCK CAPITALS)

## Part 1

Identification of Individual Account Holder

Customer Number: \_\_\_\_\_

### A. Name of Account Holder:

Last Name or Surname(s):

Title: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss Other

First or Given Name:

Middle Name(s):

### B. Current Residence Address:

**Line 1** (e.g. House/Apt/Suite Name, Number, Street)

**Line 2** (e.g. Town/City/Province/County/State)

Country:  Postal Code/ZIP Code:

### C. Mailing Address: (Please only complete if different to the address shown in Section B.)

**Line 1** (e.g. House/Apt/Suite Name, Number, Street)

**Line 2** (e.g. Town/City/Province/County/State)

Country:  Postal Code/ZIP Code:

### D. Date of birth (dd/mm/yyyy)

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### E. Social Insurance Number (SIN)

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You need to fill in your SIN if you have one and you are a US person or non-resident. This is required by the Canada Revenue Agency for tax reporting. If you don't want your SIN to be used for purposes other than tax reporting (e.g. credit check), you can opt out by visiting any HSBC Canada branch or calling the number on the back of your debit card.

## Part 2

Instructions: Indicate your tax residency and US Person status below.

You will need to list your Taxpayer Identification Number (TIN) or equivalent for each country/jurisdiction where you are tax resident. A TIN is a unique combination of letters or numbers assigned to you by the country's/jurisdiction's tax authority and is used to identify you for tax purposes. Some authorities don't issue a TIN, but they may use a similar type of number such as a social security/insurance number, or a resident registration number, or personal identification number.

You will normally find your TIN on any letters or correspondence you receive from your tax authority. If you're not sure what your TIN (or equivalent) is, further details on acceptable TINs can be found on the OECD website: [www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers).

If you're a US citizen or US resident and don't have a social security number (or equivalent), you have 90 days to apply for one and 15 days after you receive it to give it to us. If you're a resident outside of Canada and the US and don't have a TIN from your jurisdiction of residence, you have 90 days to apply for a TIN and 15 days after you receive it to give it to us – unless your jurisdiction of residence doesn't issue TINs or doesn't require the collection of TINs.

If you don't provide your US social security number or foreign TIN to us when requested and we're required to report account information to the Canada Revenue Agency (CRA), you may receive a penalty from the CRA.

Please check all the options that apply to you:

☐ **I am a tax resident of Canada.**

☐ **I am a tax resident or a citizen of the United States.**

If you ticked this box, enter your social security number (SSN) or equivalent from the United States:

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If you don't have an SSN or equivalent from the United States, have you applied for one?

☐ Yes ☐ No

☐ **I am a tax resident of a jurisdiction other than Canada or the United States.**

If a foreign TIN is unavailable, please provide the appropriate reason **A, B, C** or **D** as indicated below:

**Reason A** – My country of tax residence doesn't issue TINs to its residents.

**Reason B** – I'm unable to get a TIN or equivalent number (If you've chosen this reason, please tell us why you're unable to get a TIN in the table below.)

**Reason C** – No TIN is required. (Only choose this reason if the authorities of the country where you are tax resident don't require the TIN to be disclosed.)

**Reason D** – I will apply or have applied for a TIN, but haven't received it. I will give this TIN to HSBC within 15 days of receiving it.

Country of tax residence		TIN	If no TIN available enter Reason A, B, C or D
1			
2			
3			

If Reason **B** was selected, please explain in the following boxes why you're unable to obtain a TIN.

1	
2	
3	

### Part 3

If the addresses in Part 1 are different from the country(ies)/jurisdiction(s) where you are tax resident in Part 2, you need to tell us why.

**A. The country you live in (Part 1B) is different from the country(ies)/jurisdiction(s) where you are tax resident (Part 2).**

Please choose one of the following options:

- ☐ 1. I am a student studying in the country in Part 1B and haven't lived there long enough to become tax resident.
- ☐ 2. I am working in the country in Part 1B and haven't lived there long enough to become tax resident.
- ☐ 3. I am a diplomat or a member of the armed forces posted to the country in Part 1B.
- ☐ 4. I've recently moved to this country and haven't become a tax resident yet. I am still tax resident in the country(ies)/jurisdiction(s) in Part 2.
- ☐ 5. None of the above – Please provide details in the space below.

**B. Your mailing address country (Part 1C) is different from the country(ies)/jurisdiction(s) where you are tax resident (Part 2).**

Please choose one of the following options to confirm what the mailing address is:

- ☐ 1. The mailing address is my advisor, accountant, or lawyer.
- ☐ 2. The mailing address is my relative's address.
- ☐ 3. The mailing address is my work or employer's address.
- ☐ 4. The mailing address is my holiday home.
- ☐ 5. None of the above – Please provide details in the space below.

## Part 4

### Declarations and Signature

Personal information (including the SIN) is collected for the purposes of the *Income Tax Act* and related programs and activities such as administering tax, benefits, audit, compliance, and collection. Personal information may be shared for purposes of other federal acts relating to charging or collecting taxes or duties. Personal information may also be shared with other federal, provincial, territorial or foreign government institutions to the extent authorized by law.

Failure to provide this information may result in interest payable, penalties or other actions. The social insurance number and taxpayer identification number are collected under sections 237 and 281 of the *Income Tax Act* and Article 2 of the Intergovernmental Agreement between Canada and the US, and are used for identification purposes.

Under the Privacy Act, individuals have the right to access their personal information, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 047 on Info Source at [canada.ca/cra-info-source](http://canada.ca/cra-info-source).

I understand the information supplied by me is covered by the full provisions of the terms and conditions governing my relationship with HSBC setting out how HSBC may use and share the information supplied by me.

Signature:

I certify that the information given on this form is correct and complete. I will give my financial institution a new form within 30 days of any change in circumstances that causes the information on this form to become incomplete or inaccurate.

Print name:

Date: (format dd/mm/yyyy)

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**Note:** If you are not the Account Holder, please indicate the capacity in which you are signing the form, along with a written authorization from the Account Holder permitting you to sign on his or her behalf.

Capacity:

### Additional Information

**"Account"** generally means an account maintained by a financial institution and includes: deposit accounts; custodial accounts; equity and debt interest in certain investment entities; cash value insurance contracts; and annuity contracts.

**"HSBC"** refers to the following entities: HSBC Bank Canada, HSBC Investment Funds (Canada) Inc. (HIFC), HSBC Private Investment Counsel (Canada) Inc. (HPIC), and HSBC InvestDirect (HIDC), a division of HSBC Securities (Canada) Inc.