

**Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)**

- For use by individuals. Entities must use Form W-8BEN-E.  
► Go to [www.irs.gov/FormW8BEN](http://www.irs.gov/FormW8BEN) for instructions and the latest information.  
► Give this form to the withholding agent or payer. Do not send to the IRS.

OMB No. 1545-1621

**Do NOT use this form if:**

- You are NOT an individual . . . . . W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual . . . . . W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the United States (other than personal services) . . . . . W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States . . . . . 8233 or W-4
- You are a person acting as an intermediary . . . . . W-8IMY

**Instead, use Form:**

**Note:** If you are resident in a FATCA partner jurisdiction (that is, a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

**Part I Identification of Beneficial Owner** (see instructions)

<b>1</b> Name of individual who is the beneficial owner	<b>2</b> Country of citizenship
<b>3</b> Permanent residence address (street, apt. or suite no., or rural route). <b>Do not use a P.O. box or in-care-of address.</b>	
City or town, state or province. Include postal code where appropriate.	Country
<b>4</b> Mailing address (if different from above)	
City or town, state or province. Include postal code where appropriate.	Country
<b>5</b> U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)	
<b>6a</b> Foreign tax identifying number (see instructions)	<b>6b</b> Check if FTIN not legally required . . . . . <input type="checkbox"/>
<b>7</b> Reference number(s) (see instructions)	<b>8</b> Date of birth (MM-DD-YYYY) (see instructions)

**Part II Claim of Tax Treaty Benefits** (for chapter 3 purposes only) (see instructions)

**9** I certify that the beneficial owner is a resident of \_\_\_\_\_ within the meaning of the income tax treaty between the United States and that country.

**10 Special rates and conditions** (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph \_\_\_\_\_ of the treaty identified on line 9 above to claim a \_\_\_\_\_ % rate of withholding on (specify type of income): \_\_\_\_\_.

Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: \_\_\_\_\_

**Part III Certification**

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for chapter 4 purposes;
- The person named on line 1 of this form is not a U.S. person;
- This form relates to:
  - (a) income not effectively connected with the conduct of a trade or business in the United States;
  - (b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;
  - (c) the partner's share of a partnership's effectively connected taxable income; or
  - (d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country; and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

**Sign Here**

☐ I certify that I have the capacity to sign for the person identified on line 1 of this form.

\_\_\_\_\_  
Signature of beneficial owner (or individual authorized to sign for beneficial owner)

\_\_\_\_\_  
Date (MM-DD-YYYY)

\_\_\_\_\_  
Print name of signer

## **SELF-CERTIFICATION FORM TO ESTABLISH TAX STATUS FOR INDIVIDUALS**

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

Based on the Common Reporting Standard (**CRS**), local law requires financial institutions such as Lunaro Markets Limited (Lunaro) to identify customers' tax residence. CRS also requires financial institutions to report financial accounts to the local tax authority, where the account holder is tax resident in a foreign country that participates in CRS. For further information about CRS, please visit the [CRS Information Portal](#).

### **About tax residence**

Each country/jurisdiction has its own rules for defining tax residence. In general, you are tax resident in the country/jurisdiction where you live. You can be tax resident in a country/jurisdiction without paying tax, for example, if your income is below the threshold. Special circumstances (such as studying abroad, working overseas or extended travel) may cause you to be tax resident elsewhere or tax resident in more than one country/jurisdiction at the same time. For more information on tax residence for CRS, please seek specialist advice or consult the information on the OECD website: [www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/).

### **What you need to do**

Lunaro Markets Limited requires all its clients to complete this form and provide your tax residency in order to comply with CRS and FATCA. We will collect, store and share this information with our global affiliates in line with Lunaro's Data Privacy Policy. We will use the information to determine if your accounts with Lunaro are reportable under CRS and FATCA, if required by local law, we will report those accounts to the local tax authority.

You need to complete this form, even if you have given us information about your tax status in the past. If you have a joint account, each of you will need to complete a separate form.

If you need to self-certify on behalf of an entity (which includes companies, trusts and partnerships), complete an 'Entity Self-Certification Form' (CRS-E). You can find these forms via emailing us at [hello@lunaro.com](mailto:hello@lunaro.com)

## **Completing this form on behalf of someone else**

If you complete this form on behalf of someone else, make sure you tell them that you have done so and tell us in what capacity you are signing in Section 4. For example, you might be completing this form as a custodian or nominee of an account, under the power of attorney or as a legal guardian on behalf of an account holder who is a minor.

## **What we will do with this information**

We will keep a record of this form on your file. If you (or the account holder, if you are completing the form Self-certification form to establish tax status for individuals on their behalf) hold an account in one country/jurisdiction but are tax resident in a different country/jurisdiction, we may be legally obliged to pass on the information in this form and other details about your accounts to the Internal Revenue Service (IRS) or the tax authority in the country/jurisdiction where the account is located.

It is important that we hold the right information about you. If any of this information changes, you must tell us by sending us an updated form on [hello@lunaro.com](mailto:hello@lunaro.com)

## **Before you begin**

You will need to have your Tax 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. You will normally find it on any letters or correspondence you receive from your tax authority. Some authorities do not issue a TIN; however, they will often use a similar type of number such as a social security/insurance number, or a resident registration number. If you are not sure of your TIN or its equivalent, 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).

Several terms in this form are bold. Please find an explanation of these terms in the glossary. Please return a complete signed copy of the form to us.

## 1. General Information

Title (place 'X' in the relevant box):

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (specify)

First name	
Middle name(s)	
Last name	
Residence address	
Street number	
ZIP/Postcode	
City	
Country	
Date of birth (DD/MM/YYYY)	
Place of birth (City/Town)	
Country/Jurisdiction of Birth	

## 2. Tax residence and TIN

Your country/jurisdiction of residence for tax purposes and related Taxpayer Identification Number or functional equivalent ("TIN") (See Appendix).

2 (a) Please complete the following table indicating:

- I. Which country(ies)/jurisdiction(s) you are tax resident in; and
- II. The account holder's Tax Identification Number (**TIN**) for each country indicated.

If the account holder is tax resident in more than three countries, please use a separate sheet.  
If a TIN is unavailable, please provide the appropriate reason **A, B** or **C (mandatory)**:

**Reason A** – The country where the account holder is tax resident does not issue TINs to its residents.

**Reason B** – The account holder is otherwise unable to obtain a TIN or equivalent number (please explain below if you have selected this reason).

**Reason C** – Other (please explain below if you have selected this reason).

	Country of tax residence	TIN	If no TIN is available, enter reason A, B, or C
1.			
2.			
3.			

**Important:** An individual is a tax resident in at least one country, and he/she can be tax resident in more than one country. Please explain in the following boxes why you are unable to obtain a TIN if you selected **reason B or C** above:

	Reason (B or C)	Country of residence	Explanation
1.			
2.			
3.			

If you are tax resident in more than three countries/jurisdictions, please use a separate sheet and confirm by placing an 'X' in the box. ☐

Please confirm here by placing an 'X' in this box that you have included ALL the countries/jurisdictions in which you are tax resident. ☐

Please complete the questions below if you have declared UAE as your country/jurisdiction of tax residence in Part 2 (a) and if you hold a UAE residency status with a term of 5 years or more:

2 (b) Did you obtain UAE tax residency under a residency by investment scheme? ☐ No ☐ Yes

2 (c) Do you hold residence rights in any other jurisdiction(s)? ☐ No ☐ Yes

If you selected 'Yes' in 2(c), please complete the questions below:

2 (d) Have you been subjected to personal income tax in any jurisdiction(s) during the previous calendar year? ☐ No ☐ Yes

2 (e) Have you spent less than 183 days in the UAE during the last 12 months? ☐ No ☐ Yes

**If you answered 'Yes' in 2 (b) – 2 (e), please ensure you have updated part 2 (a) – Country of Tax Residence and Related TIN – if you are tax resident in a jurisdiction other than the UAE.**

Please complete the questions below if you have declared your country/jurisdiction of tax residence in Part 2 (a), any of the jurisdictions listed here:

**Antigua and Barbuda, Bahamas, Bahrain, Barbados, Colombia, Cyprus, Dominica, Grenada, Malaysia, Malta, Mauritius, Montserrat, Panama, Qatar, Saint Kitts and Nevis, Saint Lucia, Seychelles, Turks and Caicos Islands, Vanuatu**

2 (f) Have you participated in any citizenship by Investment (CBI) or Residency by Investment (RBI) scheme or currently hold citizenship obtaining through such Programs? ☐ No ☐ Yes

If you selected 'Yes' in 3 (b), please complete the questions below:

2 (g) Have you spent more than 90 days in any other jurisdiction(s) during the previous year?

☐ No ☐ Yes

2 (h) Have you been subjected to personal income tax in any jurisdiction(s) during the previous calendar year? ☐ No ☐ Yes

If answer to any of the questions above is 'Yes', please list the jurisdiction(s):

**3. If the address provided in Section 1 differs from the country(ies)/jurisdiction(s) of tax residence listed in Section 2, please explain the reason below (if applicable).**

3 (a) The country/jurisdiction you live in (Section 1) is different from the country(ies)/jurisdiction(s) where you are tax resident (Section 2). **Please place an 'X' against one of the following options:**

- I. I am a student studying in the country/jurisdiction in Section 1 and have not yet lived there long enough to become a tax resident. ☐
- II. I am working in the country/jurisdiction in Section 1 and have not yet lived there long enough to become a tax resident. ☐
- III. I am a diplomat, or a member of the armed forces posted to the country/jurisdiction in Section 1. ☐
- IV. I have recently moved to the country/jurisdiction that I am opening a bank account in, and I am not yet tax resident in this ☐

country/jurisdiction. I am still tax resident in the country(ies)/jurisdiction(s) in Section 2.

☐

v. None of the above – please provide details in the space below.

☐

#### 4. Declarations and signature

I certify that I am the account holder (or am authorised to sign for the account holder) of all the account(s) to which this form relates.

I understand that the information I have provided is covered by the Privacy Notice and the Terms and Conditions of my account(s), in particular how Lunaro Markets Limited may use and share it.

I undertake to provide Lunaro with true and accurate information and to notify Lunaro of any change in circumstances that may cause any information included on this form to become incorrect by providing a true and accurately updated form within 30 days of such change.

I acknowledge that Lunaro Markets Limited may share this information with the tax authorities of the country(ies)/jurisdiction(s) where I hold my account(s), and that those tax authorities may exchange this information between themselves as part of the intergovernmental agreements to exchange Financial Account information. If I have completed this form on behalf of the account holder, I certify that I have their authority and that all relevant individuals have been made aware of the Privacy Notice, and the individual rights and information it sets out. I will notify the account holder within 30 days of signing this form, that I have provided this information to Lunaro Markets Limited and that it may be passed to the tax authorities of all countries/jurisdictions where the account holder maintains accounts.

I agree to tell Lunaro Markets Limited within 30 days of any change in circumstance that affects the tax residence status of the person named in Section 1 of this form or means that the information contained within the form becomes out of date. I agree to provide an updated self-certification form to Lunaro Markets Limited within 30 days of any such changes.

I acknowledge that in certain jurisdictions, applicable laws prescribe that failure to comply with the aforementioned information obligations may result in an enforcement action taken by a competent public authority. An example hereof is a monetary fine.

I declare that I have examined the information in this form and that, to the best of my knowledge and belief, it is true, correct and complete.

Date (DD/MM/YYYY):	
City:	
Full name:	
Signature:	

**Note:** If you are signing on behalf of someone else, enter the capacity below. For example, custodian, legal guardian. If signing under the power of attorney, please also attach a certified copy of the power of attorney.

<b>Capacity:</b>	
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## Glossary

**Note:** These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS”), the associated Commentary to the CRS, and domestic guidance. This can be found at the following link:

[www.oecd.org/tax/transparency/automaticexchangeofinformation.htm](http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm)

If you have any questions, please contact your tax adviser or domestic tax authority.

**“Account Holder”** The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example, in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

**‘Controlling Person’** This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (‘NFE’) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term ‘beneficial owner’ as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

If the account is maintained for an entity of which the individual is a Controlling Person, then the ‘Controlling Person Self-Certification’ form should be completed instead of this form. Kindly contact on [hello@lunaro.com](mailto:hello@lunaro.com) to request this form.

**“Entity”** The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

**“Financial Account”** A Financial Account is an account maintained by a Financial Institution and includes Depository Accounts; Custodial Accounts; Equity and Debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

**“Participating Jurisdiction”** A Participating Jurisdiction is a jurisdiction with which an agreement is in place pursuant to which it will provide the information set out in the Common Reporting Standard.

**“Reportable Account”** The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

**“Reportable Jurisdiction”** A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

**“Reportable Person”** A Reportable Person is an individual that is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

**“TIN”** (including “functional equivalent”) The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link: [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/)

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/ insurance number, citizen/personal identification/service code/number, and resident registration number.

A **“US Person”** is an individual or entity considered taxable under United States of America (US) law. This includes US citizens, green card holders, those born in the US, and US-registered companies or trusts—even if they reside or operate outside the US.

“U.S. person means a person (as defined in 22 CFR 120.14) who is a lawful permanent resident as defined by 8 U.S.C. 1101(a) (20) or who is a protected individual as defined by 8 U.S.C. 1324b(a) (3). It also means any corporation, business association, partnership, society, trust, or any other entity, organization or group that is incorporated to do business in the United States. It also includes any governmental (federal, state or local) entity.

## Participating country

A country that has adopted the Common Reporting Standard and that has concluded a Competent Authority Agreement with the country in which the customer holds the account mentioned in Section 1 of this form.

## Tax resident

The concept of tax residency may differ from jurisdiction to jurisdiction. Common international criteria that may factor into tax residency include:

- Domicile in a jurisdiction;

- Place where you live (i.e. where you have your personal and economic activities or interests).

It should be noted that a temporary stay in a jurisdiction can contribute to tax residency. Further, it is possible that an individual is considered a tax resident in more than one jurisdiction. Government officials, diplomats and military personnel are generally tax resident in their home jurisdiction. The actual determination of tax residency takes place under the local tax regime(s).

You can check the country specific conditions with the local government. Lunaro is not allowed to provide tax advice to determine a customer's tax residence.

**You may want to seek independent professional advice if you are not sure about your tax residence.** Please refer to the OECD [CRS Information Portal](#) for an overview of rules governing tax residency in CRS **participating countries**.