

Tax regulations require us to collect certain information about each investor's tax residency and tax classifications. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information about your account(s) with the relevant tax authorities. If you have any questions about your organisation's classifications in the form below, please contact your tax adviser. Please see notes overleaf for key definitions. Should any information provided change in the future, please ensure you advise us of the changes promptly.

* indicates mandatory fields. Please complete in BLOCK CAPITALS using black ink.
 Any forms received that are not completed correctly may incur delays or may have to be returned to you.

1 Entity details

ENTITY NAME

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Telephone number (in case of query)

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Address ("Care of" and PO Box are not acceptable. Please ensure the address entered here is your permanent residential address, if this differs from the address held on file by you for Curmi & Partners Ltd we may need to seek additional clarification.)

Street name and house number

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Post code **Town** **Country of residence**

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2 Entity tax residency

If your organisation has more than one country of tax residency, please complete one self-certification form for each country.

2.1 Country in which your organisation is resident for tax purposes

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Tax Identifier Number (TIN) *

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Please mark an X in this box if you do not have a tax identification number

2.2 If the country in box 2.1 is USA and the organisation is not a Specified US Person, please tick this box

3 Entity's classification under FATCA and CRS

3A	FATCA Classification	CRS Classification	
3.1	Participating Financial Institution / Registered Deemed Compliant Financial Institution or IGA Reporting Financial Institution	Financial Institution (if you are an Investment Entity, please see 3B below)	<input type="checkbox"/>
3.2	Certified Deemed Compliant Financial Institution / Excepted Financial Institution or IGA Non Reporting Financial Institution	Financial Institution (if you are an Investment Entity, please see 3B below)	<input type="checkbox"/>
3.3	Sponsored Financial Institution	Financial Institution (if you are an Investment Entity, please see 3B below)	<input type="checkbox"/>
3.4	Financial Institution resident in the USA or in a US Territory	Financial Institution (if you are an Investment Entity, please see 3B below)	<input type="checkbox"/>
3.5	Non-Participating Foreign Financial	Financial Institution (if you are an Investment Entity, please see 3B below)	<input type="checkbox"/>
3.6	Exempt Beneficial Owner – Government or international organisation	Active Non-Financial Entity which is a Governmental Entity or International organisation	<input type="checkbox"/>
3.7	Exempt Beneficial owner – recognised Pension scheme or plan	Financial Institution (if you are an Investment Entity, please see 3B below)	<input type="checkbox"/>
3.8	Active Non-Financial Entity which is regularly traded on an established securities market or affiliated thereto	Active Non-Financial Entity which is regularly traded on an established securities market or affiliated thereto	<input type="checkbox"/>
3.9	Non-profit organisation	Active Non-Financial Entity (other than those listed in 3.6 or 3.8 above)	<input type="checkbox"/>
4.0	Active Non-Financial Entity (other than 3.8)	Active Non-Financial Entity (other than those listed in 3.6, 3.8 or 3.9 above)	<input type="checkbox"/>
4.1	Passive Non-Financial Entity (If you tick this box, please include individual self-certification forms for your US Controlling Persons)	Passive Non-Financial Entity (If you tick this box, please include individual self-certification forms for your Controlling Persons)	<input type="checkbox"/>

If you have ticked 3.1 or 3.3 please complete your GIIN below

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If the GIIN provided above is issued in the name of your sponsor, please provide your sponsors name as shown on the IRS list

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3B Only mark this box if you are a Managed Investment Entity outside of a CRS Participating Jurisdiction.

If this box is marked, please include individual self-certification forms for your Controlling Persons.

4 Declarations and Signature

We declare that the information provided on this form is to the best of our knowledge and belief accurate and complete. We agree to notify Curmi & Partners Ltd immediately in the event the information on the self-certification changes

Signature and Date (please ensure all relevant sections are completed as per the instructions on this form)

Authorised Signature *	Date *										
Full name in block capital *	<table border="1"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>										
Position (in organisation) *											

Please send your completed form to Curmi & Partners Limited, Finance House, Princess Elizabeth Street, Ta'Xbiex – XBX 1102, Malta., Tel +356 21 347 331 or Fax +356 21 347 333

Curmi & Partners Ltd are licensed by the MFSA to conduct investment services business and are members of the Malta Stock Exchange. Registered office: Finance House, Princess Elizabeth Street, Ta'Xbiex – XBX 1102, Malta.

Entity Self Certification form – Definitions

Note: These are selected definitions provided to assist you with the completion of the form. We are not able to provide tax advice, so cannot assist you in the completion of the form confirming your particular circumstances, if you have any questions or require further assistance please contact a tax adviser or your local tax authority.

A. General

The form must be completed for the "entity" that is treated as the "account holder" at Curmi & Partners Limited.

"Entity"

The term "Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

"Account Holder"

The "Account Holder" is the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or estate is the Account Holder, rather than the trustee or the trust's owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partners in the partnership. A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account

B. Entity tax residency section

"Resident for tax purposes"

Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of his domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or see the following link: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

"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 <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

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 Entities, a Business/company registration code/number.

"Not a Specified US Person"

A US entity that is not a specified US Person is either

- i) A corporation the stock of which is regularly traded on one or more established securities markets;
- ii) Any corporation that is a member of the same expanded affiliated group as a corporation described under (i) above;
- iii) Any organization exempt from taxation under section 501(a) or an individual retirement plan as defined in section 7701(a)(37);
- iv) The United States or any wholly owned agency or instrumentality thereof;
- v) Any State, the District of Columbia, any U.S. territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- vi) Any bank as defined in section 581;
- vii) Any real estate investment trust as defined in section 856;
- viii) Any regulated investment company as defined in section 851 or any entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- ix) Any common trust fund as defined in section 584(a);
- x) Any trust that is exempt from tax under section 664(c) or is described in section 4947(a)(1);
- xi) A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- xii) A broker; or
- xiii) Any tax exempt trust under a section 403(b) plan or section 457(g) plan.

C. Organisation's classification under FATCA and CRS

"FATCA"

FATCA stands for the Foreign Account Tax Compliance provisions, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities. Curmi & Partners Limited is required to apply the relevant terms from FATCA to its account holder's under agreements between the US and the jurisdictions in which we operate called Intergovernmental Agreements (IGA). Full details of FATCA can be found in the US regulation 1471.

"CRS"

Local laws and regulations based on the OECD Common Reporting Standard ("CRS") require Curmi & Partners Limited to collect and report certain information about an account holder's tax residency. If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside the residency of our product or service we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to an appropriate tax authority.

"CRS Participating Jurisdiction"

The list of jurisdictions that have signed the agreement to participate in the CRS can be found via the following link <http://www.oecd.org/tax/exchange-of-tax-information/MCAA-Signatories.pdf>. In addition a number of jurisdictions have committed to joining the CRS, and are therefore considered to be participating, the list of committed jurisdictions can be found via the following link <http://www.oecd.org/tax/transparency/AEOI-commitments.pdf>

"IRS"

The Internal Revenue Service (IRS) is a United States government agency that is responsible for the collection and enforcement of taxes.

"GIIN"

GIIN stands for Global Intermediary Identification Number, these are issued by the IRS to entities that have registered with them as financial institutions under FATCA and used to identify their status as complaint entities.

For further details please refer to <https://www.irs.gov/Businesses/Corporations/FATCA-Foreign-Financial-Institution-Registration-Tool>

Definition "Financial Institution" (3.1-3.5 & 3.7)

The term "Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see below or the relevant domestic guidance, the IRS regulations for FATCA and the CRS for further classification definitions that apply to Financial Institutions.

"Custodial Institution"

The term "Custodial Institution" means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity's gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity's gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

"Depository Institution"

The term "Depository Institution" means any Entity that accepts deposits in the ordinary course of a banking or similar business.

"Investment Entity"

The term "Investment Entity" includes two types of Entities:

(i) an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:

- Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - Individual and collective portfolio management; or
 - Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.
- Such activities or operations do not include rendering non-binding investment advice to a customer.

(ii) "The second type of "Investment Entity" ("Investment Entity managed by another Financial Institution") is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

"Specified Insurance Company"

The term "Specified Insurance Company" means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract

3.1 "Participating Financial Institution"

The term "Participating Financial Institution" means a Financial Institution that has entered into an agreement with the IRS as a Foreign Financial Institution (FFI) but is domiciled in a jurisdiction that has not concluded an agreement with the US to implement FATCA.

"Registered Deemed Compliant Financial Institution"

The term "Registered Financial Institution" means a Financial Institution that has registered with the IRS as a deemed compliant financial institution for the purposes of FATCA.

"IGA Reporting Financial Institution"

The term "IGA Reporting Financial Institution" means a Financial Institution domiciled in a jurisdiction that has concluded an agreement with the US to implement FATCA and has registered with the IRS.

3.2 "Certified Deemed Compliant Financial Institution"

The term "Certified Deemed Compliant Financial Institution" means a Financial Institution that is not required to register with IRS as an FFI under section 1471-5(f)(2) of the US regulations.

"Excepted Financial Institution"

The term "Excepted Financial Institution" means a Financial Institution that is not required to register with the IRS as an FFI under section 1471-5(e)(5) of the US regulations.

"IGA Non Reporting Financial Institution"

The term "IGA Non Reporting Financial Institution" means a Financial Institution that is not required to register with the IRS as an FFI under Annex II of an agreement with the US to implement FATCA.

3.3 "Sponsored Financial Institution"

The term "Sponsored Financial Institution" means a Financial Institution that has been sponsored by another entity under section 1471-1(b)(113) of the US regulations.

3.5 "Non-Participating Foreign Financial"

The term "Non-Participating Foreign Financial" means a Financial Institution that has not entered into an agreement with the IRS as an FFI and is required to, or has that agreement cancelled by the IRS for significant non-compliance.

3.6 "Exempt Beneficial Owner – Government or international organisation"

The term "Exempt Beneficial Owner – Government or international organisation" means an entity that meets the definition in section 1471-6 sub paragraphs 1-4 of the US regulations.

3.7 "Exempt Beneficial Owner – recognised Pension scheme or plan"

The term "Exempt Beneficial Owner – recognised Pension scheme or plan" means any pension arrangement that is recognised under an agreement with the US concluded by the country where the entity is established, or that meets the definition of certain retirement funds given in section 1471-6(f) of the US regulations.

"Non-Financial Entity" (3.6, 3.8-4.1)

A "Non-Financial Entity" is any Entity that is not a Financial Institution.

"Active Non-Financial Entity" (3.6, 3.8-4.0)

A Non-Financial Entity ("NFE") is an Active Non-Financial Entity if it meets any of the criteria listed below. In summary, those criteria refer to:

- active NFEs by reason of income and assets;
- publicly traded NFEs;
- Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial group;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- non-profit NFEs.

Note: Certain entities (such as U.S. Territory NFEs) may qualify for Active NFFE status under FATCA but not Active NFE status under the CRS.

See below for further details on the different types listed on the form.

3.6 "Active Non-Financial Entity which is a Governmental Entity or International Organisation"

An entity will be classified as Active NFE which is a Governmental entity or International organisation for CRS purposes if the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing.

3.8 "Active Non-Financial Entity which is regularly traded on an established securities market or affiliated thereto"

An entity will be classified as Active NFE which is regularly traded on an established securities market or affiliated thereto if the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market

4.0 "Active Non-Financial Entity other than those listed above"

An entity will be classified as Active NFE other than those listed above if either

- less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- the NFE is not yet operating a business and has no prior operating history, (a "start-up NFE") but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
- the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity,

provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or

f) the NFE meets all of the following requirements (a "non-profit NFE") :

- i) it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
- ii) it is exempt from income tax in its jurisdiction of residence;
- iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- iv) the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
- v) the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision.

3.9 "Non-profit organisation"

A non-profit organisation is an entity that meets all of the following criteria

- i) it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
- ii) it is exempt from income tax in its jurisdiction of residence;
- iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- iv) the applicable laws of the jurisdiction of residence or the formation documents do not permit any income or assets of to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which has purchased; and
- v) the applicable laws of jurisdiction of residence or formation documents require that, upon liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of jurisdiction of residence or any political subdivision.

4.1 "Passive Non-Financial Entity"

A "Passive Non-Financial Entity" means any Non-Financial Entity that is not an Active Non-Financial Entity.

"Managed Investment Entity outside of a CRS Participating Jurisdiction"

The term "Managed Investment Entity outside of a CRS Participating Jurisdiction" means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is

- (i) managed by a Financial Institution, where the other Financial Institution either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of 'Investment Entity' and
- (ii) not in a jurisdiction with which an agreement is in place pursuant to which it will provide the information set out in the CRS.

"Controlling Person(s)"

"Controlling Persons" are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("Passive NFE") then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012), this can be found via the following link:

http://www.fatf-gafi.org/media/fatf/documents/recommendations/pdfs/FATF_Recommendations.pdf

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

"Control"

"Control" over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is/are identified as exercising control of the Entity through ownership interests, then under the CRS the Reportable Person is deemed to be the natural person who hold the position of senior managing official.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust. In the case of a legal arrangement other than a trust, "Controlling Person(s) means persons in equivalent or similar positions.