

Individual tax residency Self-Certification Form

Under the legislations Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA), financial institutions like Nordea are obliged to gather information on where their customers are tax residents. Therefore, Nordea kindly asks you to complete this form regarding tax residence. You will find instructions on page 2. **Part 1, 2 and 3 are all mandatory.**

Part 1: Account holder information

- A. Full Name
Date of birth (dd.mm.yyyy)
Residence street
Residence City Postal Code
Residence country

Part 2: Tax residence

- A. Please list all your tax residencies. Note, that you are tax resident in at least one country and can be tax resident in multiple countries. You are normally tax resident in the country where you have your residence.

- B. Tick one of the options below to confirm or deny that you are tax resident in the U.S. (see Instructions part 2 A)

I confirm that I am tax resident in the U.S. and that the U.S. is filled as a tax residence in Part 2 A above

I confirm that I am not tax resident in the U.S.

Part 3: Declaration and signature

- A. I hereby declare that the information is correct and truthful and certify that the information provided on this form is, to the best of my knowledge, accurate and complete. In accordance with local legislation, the information provided in this form may be used for purposes of tax reporting. The Account Holder hereby consents to Nordea disclosing information contained in this self-certification to other companies within the Nordea Group. The Account Holder confirms that a new form will be sent within 30 days if any information in this form becomes incorrect or no longer applies.

Date (dd.mm.yyyy) Name in capital letters

Signature

Instructions and definitions

Instructions part 1: Data handling and protection

- A. For information concerning the handling of personal data please visit our webpage: www.nordea.dk - the bank may handle the information given on this form or personal data registered in relation to this form for the purposes of managing customers' daily banking affairs. Personal data may also be handled for the purposes of customer identification in relation to inquiries about the bank's services, applications or agreements. Furthermore, the data may also be handled when applying sanctions lists that based on authority decisions or legislation compel or entitle the bank to do so. Other units belonging to the Nordea Group or parties co-operating with the group's operations may handle personal data within applicable secrecy provisions. If you need to know what personal data the bank has processed on you, you can address a written request on the matter to the Nordea, Group Data Protection Office, Nordea Danmark, Branch off Nordea Bank Abp, Finland, Grønjordvej 10, 2300 København S.

Instructions part 2: Tax residency

- A. You are generally considered a U.S. tax resident if you:
- are a U.S. citizen including individuals with dual citizenships,
 - are a U.S. resident,
 - hold a U.S. residence permit or U.S. work permit (Green Card), or
 - were born in the U.S.
- B. You are generally considered a tax resident in Denmark if you have established a home in Denmark. Even if you have not established a home in Denmark, you are deemed a tax resident in Denmark when you:
- stay in Denmark for a period of at least six months,
 - are a Danish citizen and is serving or permanently staying on board ships based in Denmark, or
 - are a Danish citizen and has been stationed abroad by the Danish state, regions, municipalities or other public institutions.

C. Tax residency in other countries:

It is possible to simultaneously be tax resident in several countries depending on each specific country's laws and regulations. In general, your tax residency is the country of your permanent residence or whereabouts. However, each country has its own set of rules for determining tax residence. Solely due to the fact that you pay tax on your property or withholding tax from yields on securities, you are not considered tax resident in the country. For more information on tax residency rules in specific jurisdictions, please visit the OECD Automatic Exchange Portal at: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

Instructions part 3: Taxpayer identification number (TIN)

- A. Taxpayer Identification numbers
- In the U.S. your TIN is usually your U.S. Social Security Number. Under certain circumstances, a functional equivalent is issued.
 - In Denmark your TIN is your CPR-number.
 - In other countries TINs vary but are often a national identification number or national insurance number.

Further details of jurisdiction-specific TIN formats can be found on OECD's webpage: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

Instructions part 4: Legal background

A. Common Reporting Standard (CRS)

CRS is an acronym for the "Common Reporting Standard" developed by the OECD. CRS is a global standard for the automatic transfer of financial account information with the purpose of preventing tax evasion. In accordance with CRS, Financial Institutions are required to identify individuals and entities with foreign tax residencies and report this information to the Danish tax authorities. This means that if the customer has tax residency in any other country than Denmark, Nordea is legally required to share the information stated in this form, and then file annual reports regarding the customer's account and products to the Danish tax authorities. In turn, the Danish tax authorities will transfer the information to the relevant CRS participating jurisdictions. For further information on CRS please access the following website: <http://www.oecd.org/tax/automatic-exchange/about-automatic-exchange/>

B. Foreign Account Tax Compliance Act (FATCA)

FATCA is a tax treaty which Denmark and the U.S., among other countries, have signed with the purpose of preventing tax evasion. It imposes the following legal requirements:

- Financial institutions are required to identify financial products held by U.S. persons
- Financial institutions are required to provide the Tax Administration information on the identified financial products and U.S. customers
- The Tax Administration is then required to convey the information to the U.S. tax authorities.