

Luxembourg, March 2024

**Subject: Periodic Documentation Review – Taxation**  
**ACTION REQUIRED**

Dear Account Holder,

In the context of our periodic review of important client documentation related to information affecting Tax Withholdings and Tax Declarations, we kindly ask you to review documentation advised below, and revert to us the soonest possible and in any case no later than **April 15<sup>th</sup> 2024**, by **returning the present letter** completed and signed from your side, **accompanied with** dully completed and signed **CRS and W Forms**

The forms, which we kindly ask you to **complete**, are the following:

**PART A. CRS Forms (“Self-Certification” Forms) \***

\* **Please ignore Part A in case you have already provided CRS Forms after 01.01.2023**

**CRS Forms** are used by Financial Institutions in order to identify residency of European customers and perform appropriate reporting to responsible Tax Authorities.

- Form CRS “Self-Certification” for **Individuals**  
[https://www.eurobankpb.lu/-/media/eurobankluxembourg/files/publications/consolidated\\_self-certification\\_form-individuals\\_202203.pdf](https://www.eurobankpb.lu/-/media/eurobankluxembourg/files/publications/consolidated_self-certification_form-individuals_202203.pdf)
- Form CRS “Self-Certification” for **Legal Entities** \*  
[https://www.eurobankpb.lu/-/media/eurobankluxembourg/files/publications/consolidated\\_self-certification\\_form-legal-entities\\_202203.pdf](https://www.eurobankpb.lu/-/media/eurobankluxembourg/files/publications/consolidated_self-certification_form-legal-entities_202203.pdf)

\* **NOTE FOR LEGAL ENTITIES:** In case you identify yourself as a Passive NFE (Passive Non-Financial Entity) please provide as well the “CRS Self-Certification Form for Individuals” for the Beneficial Owner(s) and/or the Controlling Person(s).

**PART B. W Forms**

**W Forms** are a requirement imposed by the USA Tax Authorities (IRS) in order to properly identify and categorize “US” and “Non-US Persons”.

**Definition “US Person”:**

For United States Tax Withholding and Reporting purposes (U.S. Internal Revenue Code, article 7701 (a)) the term “United States person” means:

*“A U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof, a trust if (i) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States. The term shall be interpreted in accordance with U.S. Internal Revenue Code.”*

Depending on your status, “US Person” versus “Non-US Person”, you are only required to complete one of the below forms:

**i. Forms related to “Non-US Persons”.**

IRS Form **W-8BEN** (designed for Individuals) and IRS form **W-8BEN-E** (designed for Legal Entities) (collectively called “the Form”), are Certificates of Foreign Status of Beneficial Owners for United States Tax Withholding and Reporting purposes.

These Forms are mandatory for all foreign customers who hold an account with Eurobank Private Bank Luxembourg S.A.

You may refer to the documents below retrieved directly from the Internal Revenue Service of USA:

- Form **W-8BEN**: <https://www.irs.gov/pub/irs-pdf/fw8ben.pdf>

*Form W-8BEN Instructions: <https://www.irs.gov/pub/irs-pdf/iw8ben.pdf>*

- Form **W-8BEN-E**: <https://www.irs.gov/pub/irs-pdf/fw8bene.pdf>

*Form W-8BEN-E Instructions: <https://www.irs.gov/pub/irs-pdf/iw8bene.pdf>*

**ii. Forms related to “US Persons”.**

IRS Form **W-9** is a Request for Taxpayer Identification Number and Certification created by the United States Internal Revenue Service (IRS).

By completing W-9 form, you confirm to us that you are a U.S. Taxpayer. With such confirmation we will be obliged in particular to yearly report to the IRS information related to your account held with our Bank, as such information has been agreed to be transmitted on the Intergovernmental agreements signed between Luxembourg and USA.

This Form is mandatory for all customers classified as a “US Person” who hold an account with Eurobank Private Bank Luxembourg S.A.

You may refer to the documents below retrieved directly from the Internal Revenue Service of USA:

- Form: **W-9**: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>

*Form W-9 Instructions: <https://www.irs.gov/pub/irs-pdf/iw9.pdf>*

**iii. Other W Forms**

**W-8ECI** Used if you are a foreign person and you are the beneficial owner of U.S. source income that is (or is deemed to be) effectively connected with the conduct of a trade or business within the United States.

- Form: **W-8ECI**: <https://www.irs.gov/pub/irs-pdf/fw8eci.pdf>

*Form W-8ECI Instructions: <https://www.irs.gov/instructions/iw8eci>*

**W-8EXP** Used by the following entities to claim exemption from tax withholding: Foreign governments, foreign tax-exempt organization, foreign private foundation, government of a U.S. possession, or foreign central bank of issue.

- Form: **W-8EXP**: <https://www.irs.gov/pub/irs-pdf/fw8eci.pdf>

*Form W-8EXP Instructions: <https://www.irs.gov/pub/irs-pdf/iw8exp.pdf>*

**W-8IMY** Used by an intermediary, a withholding foreign partnership, a withholding foreign trust, or flow through entity.

- Form: **W-8IMY**: <https://www.irs.gov/individuals/international-taxpayers/form-w-8imy>

*Form W-8IMY Instructions: <https://www.irs.gov/pub/irs-pdf/iw8imy.pdf>*

**iv. On top of the above we also ask you to confirm the following:**

1. In case you identify yourself as a “Non-US Person”, have you ever been classified in the past as a “US Person”?

Yes  No  (please tick as appropriate)

If “Yes”, when did the change in classification occur?

Please provide more information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. In case you identify yourself as a “US Person”, have you ever been classified in the past as a “Non-US Person”?

Yes  No  (please tick as appropriate)

If “Yes”, when did the change in classification occur?

Please provide more information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**v. Important Additional Information:**

1. The Forms are valid for 3 years as of the date of signature on the forms. The Forms expire on December 31 of the third year. Eurobank Private Bank Luxembourg S.A. will send you a notification via email or mail requesting the completion and return of a new Form when the most recent form on file nears expiry.
2. Completing the new Forms every 3 years, or, in case of change in circumstances, is necessary to prove that your condition as a non-taxpayer in the U.S. remains in effect and, thus, to avoid the withholding of taxes on the concerned types of financial incomes.
3. Updating and returning the Forms, and other necessary documentary evidence\* required by the Bank, prior to the expiration date is the sole responsibility of the account holder(s) listed on the account(s). If updated Forms are not provided to Eurobank Private Bank Luxembourg S.A., the Bank, acting in accordance with the IRS regulations, must begin withholding taxes.

\*Documentary evidence means:

- For Natural Persons: (a) passport, (b) national identity card, (c) Driving license, (d) E.U. residence permit issued by a government that is a member of the European Union, (e) Identity card for foreigners issued to nationals of non E.U. countries issued by a government that is a member of the European Union.
  - For Legal Persons: (a) Copies of the certificate of corporation, articles of association, or other organizational documents, (b) Copies of extracts from public registers.
4. **Each account holder (authorized signatories on the account) must provide to the Bank an individually completed, dated and signed Form.**
  5. It is the sole responsibility of the account holder(s) listed in the account(s) to complete the Form correctly.

Please sign and return this document together with the CRS Form and the applicable W Form provided attached dully completed and signed via mail.

**NOTE FOR LEGAL ENTITIES: In case you identify yourself as a Passive NFE please provide as well CRS Form and the applicable W Form for the Controlling Person(s).**

Depending on the information provided, the Bank may revert to you for further clarifications.

Sincerely,

Eurobank Private Bank Luxembourg S.A.

**Account Holder / Beneficial Owner / Authorised Signatories  
Confirmation**

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_