

Information provided on this form will be used to comply with tax-related Canadian regulatory requirements. Failure to complete and return this form may result in your accounts being reportable to the relevant tax authorities.

If you hold an account as an individual, a sole proprietorship, or an oral/informal trust, please fill out and submit a Tax Residency Self-Certification for INDIVIDUALS form.

**Please note:** Throughout this document, You must treat any individual who is a U.S. resident or a U.S. citizen as **a person who is required to file taxes in the U.S.**

You can find additional definitions at the end of this document.

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**Office Use Only – CID Number**

## A. Account holder identification

Business legal name

Country of formation/incorporation

Business Tax Number (Canada)

Business address (number and street; apartment or suite number; do not use PO Box or "in care of" address)

City

Province/state

Postal code/ZIP code

Country (do not abbreviate)

## B. Tax residency of business – United States

**B.1** Is the business required to file a tax return in the United States?

☐ No. *Continue to Section C.*

☐ Yes. *Provide TIN\* or EIN\* \_\_\_\_\_ Then continue to question B.2*

**B.2.** Is this business exempt from U.S. FATCA reporting?

☐ Yes. *Provide appropriate Exemption from U.S. FATCA Reporting Code\*:* \_\_\_\_\_

☐ No

\*TIN: Tax Information Number \*EIN: Employer Identification Number

\*Definition of Exemption from US Reporting Code can be found at the end of this document

## C. Tax residency of business – Other Foreign Countries

Is the business required to file a tax return outside of Canada and the United States?

☐ No. *Continue to Section D.*

☐ Yes. *Provide country name(s) and the business's TIN(s) below. If you cannot provide a TIN, provide the appropriate No TIN Reason Code.*

Country: \_\_\_\_\_ TIN: \_\_\_\_\_ or No TIN Reason Code\*: \_\_\_\_\_

Country: \_\_\_\_\_ TIN: \_\_\_\_\_ or No TIN Reason Code\*: \_\_\_\_\_

Country: \_\_\_\_\_ TIN: \_\_\_\_\_ or No TIN Reason Code\*: \_\_\_\_\_

**\*No TIN Reason Codes**

Code	No TIN Reason
<b>A</b>	I have applied or will apply for a TIN, but have not yet received it. I will provide it when I receive it.
<b>B</b>	The country of tax jurisdiction does not issue TINs

**If none of the "No TIN Reason Codes" apply for missing TIN, please provide explanation:**

## D. Initial classification of business

### D.1 Is the business a financial institution?

- ☐ Yes. **Advance to Section F.**      ☐ No. **Continue to question D.2.** ↘

### D.2 Which of the following describes your business? (Check one.)

- ☐ A governmental entity.  
☐ A central bank.  
☐ An international/intergovernmental organization.  
☐ A corporation the stock of which is regularly traded on an established securities market, or a related entity of such corporation.

**Advance to Section H.**

- ☐ None of the above. **Continue to Section E.**

*\*Definition of Financial Institution and the entities referenced in E2 above, can be found at the end of this document*

## E. Classification of business that is not a financial institution

### E.1 Is the business a formal trust\*?

- ☐ Yes.      ☐ No.

### E.2. Is the business classified as a Passive NFE\*?

- ☐ Yes.      ☐ No.

*\*Definition of Formal Trust and Passive NFE can be found at the end of this document*

**Advance to Section G.**

## F. Classification of financial institution (FI)

### F.1. Choose only one of the three classifications below that best describes the FI.

- ☐ A U.S. FI.  
☐ An FFI (Foreign Financial Institution) with a GIIN. *Provide GIIN:* \_\_\_\_\_  
☐ Other. *Complete and attach a W8-BEN-E. You can find this form on the IRS website, <[www.irs.gov/pub/irs-pdf/fw8bene.pdf](http://www.irs.gov/pub/irs-pdf/fw8bene.pdf)>.*

### F.2. Is the FI an investment entity that is **BOTH**:

- Incorporated or organized in a jurisdiction that is **not** a **Common Reporting Standard (CRS)** participating country\* **AND** managed by another financial institution?  
☐ No. **Advance to Section H.**  
☐ Yes. **Continue to Section G.**

*\* You can find more information regarding the Common Reporting Standard and the list of participating jurisdictions on the website maintained by the OECD: [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/)*

## G. Controlling Persons - Personal Information

Provide the information on all controlling persons (use additional sheets if there are more than 4).

Definitions of Controlling Persons, Controlling Persons Type and No TIN Reason Code:

**Controlling persons** are persons with control over the entity

- **If the entity is a trust**, control over the trust is generally exercised by the parties to the trust. Parties to the trust include settlors, trustees, protectors (if any), beneficiaries or classes of beneficiaries, and any other natural persons exercising ultimate effective control over the trust — as well as the controlling persons of any entity that is a settlor, trustee, protector, or beneficiary of the trust.
- **If the entity is not a trust**, control over the entity is generally exercised by every natural person who owns or controls 25% or more of the entity. Where no natural person(s) is/are identified as exercising control of 25% or more of the entity, then the natural person who holds the position of senior managing official is deemed to control the entity and the senior managing official information is required below

### Controlling Persons Types

Type	Definition
Ownership	Person who owns the entity
Senior Managing Official	A Senior Management person who has responsibility for the day to day managing of the entity
Settlor	A Settlor is a person who settles property for the benefit of beneficiaries
Trustee	A person who has the responsibility to manage someone else's property or money through a trust.
Protector	A person appointed to direct the trustee in relation to their administration of a trust
Beneficiary	A person who is eligible to receive distributions from a trust

### No TIN Reason Codes

Code	No TIN Reason
A	I have applied or will apply for a TIN, but have not yet received it. I will provide it when I receive it.
B	The country of tax jurisdiction does not issue TINs

### Controlling Person 1

Full name, including middle initial	Date of birth (dd/mm/yyyy)	S.I.N.	Controlling person type
Home address (number and street; apartment or suite number)			
City	Province/state	Postal code/ZIP code	Country (do not abbreviate)

List all countries (including Canada) in which this individual is required to file a tax return, and provide the individual's TIN for each of those countries. If you cannot provide a TIN, provide the appropriate No TIN Reason Code

Country: _____	TIN: _____ or No TIN Reason Code: _____
Country: _____	TIN: _____ or No TIN Reason Code: _____
Country: _____	TIN: _____ or No TIN Reason Code: _____

If none of the "No TIN Reason Codes" apply, please provide explanation:

Controlling Person 2			
Full name, including middle initial	Date of birth (dd/mm/yyyy)	S.I.N.	Controlling person type
Home address (number and street; apartment or suite number)			
City	Province/state	Postal code/ZIP code	Country (do not abbreviate)
List all countries in which this individual is required to file a tax return, and provide the individual's TIN for each of those countries. If you cannot provide a TIN, provide the appropriate No TIN Reason Code.			
Country: _____	TIN: _____ or No TIN Reason Code: _____		
Country: _____	TIN: _____ or No TIN Reason Code: _____		
Country: _____	TIN: _____ or No TIN Reason Code: _____		
If none of the "No TIN reason code" apply, please provide explanation: _____			
Controlling Person 3			
Full name, including middle initial	Date of birth (dd/mm/yyyy)	S.I.N.	Controlling person type
Home address (number and street; apartment or suite number)			
City	Province/state	Postal code/ZIP code	Country (do not abbreviate)
List all countries in which this individual is required to file a tax return, and provide the individual's TIN for each of those countries. If you cannot provide a TIN, provide the appropriate No TIN Reason Code.			
Country: _____	TIN: _____ or No TIN Reason Code: _____		
Country: _____	TIN: _____ or No TIN Reason Code: _____		
Country: _____	TIN: _____ or No TIN Reason Code: _____		
If none of the "No TIN Reason Codes" apply, please provide explanation: _____			
Controlling Person 4			
Full name, including middle initial	Date of birth (dd/mm/yyyy)	S.I.N.	Controlling person type
Home address (number and street; apartment or suite number)			
City	Province/state	Postal code/ZIP code	Country (do not abbreviate)
List all countries in which this individual is required to file a tax return, and provide the individual's TIN for each of those countries. If you cannot provide a TIN, provide the appropriate No TIN Reason Code.			
Country: _____	TIN: _____ or No TIN Reason Code: _____		
Country: _____	TIN: _____ or No TIN Reason Code: _____		
If none of the "No TIN Reason Codes" apply, please provide explanation: _____			

## H. Certification and Undertaking

As a representative authorized to sign on behalf of the business, I:

- certify that the information provided on this form is correct and complete;
- authorize Scotiabank to provide, directly or indirectly, to any relevant tax authorities or any party authorized to audit or conduct a similar review of Scotiabank for tax purposes, the information contained in this form and/or a copy of this form and to disclose to such tax authorities or such party any additional information that Scotiabank may have in its possession that is relevant to my qualification claimed on the basis of this certification;
- acknowledge that information contained in this form and information regarding my Scotiabank accounts (including information on account balances and payments received) may be reported to Canadian tax authorities, and that those tax authorities may provide the information to any additional country I have listed above as being a country in which I am (or another party to the account is) a resident for tax purposes; and
- undertake to advise Scotiabank immediately of any change in circumstances that causes the information contained herein to become incorrect and to provide Scotiabank with a suitably updated Tax Residency Self-Certification form within 30 days of such change in circumstances.
- understand that it is my obligation to provide Scotiabank any applicable TINs at the time they are requested. I understand that my failure to provide the applicable TIN(s) may result in my incurring regulatory fines, either directly or indirectly.

### Signing Authority for the Business

Signature	Date (dd/mm/yyyy)
Print name	Title
Signature	Date (dd/mm/yyyy)
Print name	Title
Signature	Date (dd/mm/yyyy)
Print Name	Title

## Definitions and Codes

**Note:** You can find more complete definitions and codes on the websites maintained by:

- the IRS <[www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-FATCA](http://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-FATCA)> (for information on FATCA);
- the OECD <[www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/)> (for information on CRS); and
- the local tax authorities in each participating jurisdiction.

**Central bank** means an institution that is by law or government sanction the principal authority, other than the government of the jurisdiction itself, issuing instruments intended to circulate as currency. Such an institution may include an instrumentality that is separate from the government of the jurisdiction, whether or not owned in whole or in part by the jurisdiction.

**Exemption from U.S. FATCA Reporting Codes** are as follows:

- |   |   |
|---|---|
| A. An organization exempt from tax under section 501(a) of the U.S. Internal Revenue Code (IRC) or any individual retirement plan as defined in section 7701(a)(37) of the IRC.   | G. A real estate investment trust.  |
| B. The United States or any of its agencies or instrumentalities.   | H. A regulated investment company as defined in section 851 of the IRC or an entity registered at all times during the tax year under the Investment Company Act of 1940. |
| C. A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities.   | I. A common trust fund as defined in section 584(a).  |
| D. A corporation the stock of which is regularly traded on one or more established securities markets.  | J. A bank as defined in section 581 of the IRC.   |
| E. A corporation that is a member of the same expanded affiliated group as a corporation described above.   | K. A broker.  |
| F. 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. | L. A trust exempt from tax under section 664 of the IRC or described in section 4947(a)(1) of the IRC.  |
|   | M. A tax-exempt trust under a section 403(b) plan or section 457(g) plan.   |

**Formal trusts** are trusts that have been documented as a separate entity and operate as such from a tax perspective. By comparison, an oral/informal trust is an account that has been designated as an informal trust (also known as an in-trust account).

**Financial institution (FI)** means any depository institution, custodial institution, investment entity, or specified insurance company. A **Foreign Financial Institution (FFI)** is foreign to the United States.

**Governmental entity** means the government of a jurisdiction, any political subdivision of a jurisdiction (which, for the avoidance of doubt, includes a state, province, county, or municipality), or any wholly owned agency or instrumentality of a jurisdiction or of any one or more of the foregoing (each, a "governmental entity"). This category is comprised of the integral parts, controlled entities, and political subdivisions of a jurisdiction.

**International organization** means any international organization or wholly owned agency or instrumentality thereof. This category includes any intergovernmental organization

- that is comprised primarily of governments;
- that has in effect a headquarters or substantially similar agreement with the jurisdiction; and
- the income of which does not inure to the benefit of private persons.

**Passive NFE (non-financial entity):** An entity is a **passive NFE** if it is not a financial institution and:

- 50% or more of the entity's gross income for the preceding calendar year was passive income; and/or
- 50% or more of the assets held by the entity produce or are held for the production of passive income.

**Passive income** is broadly defined as income that is created with very little work or active participation by the recipient of the income. Common types of passive income include, but are not limited to, income derived from securities such as dividends and coupons; interest; income equivalent to interest; and amounts received under cash value insurance contracts.

**Related entity** includes any corporation that is a related entity of a corporation the stock of which is regularly traded on an established securities market. An entity is a related entity of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote and value in an entity.

**Established securities market** means an exchange that is officially recognized and supervised by a governmental authority in which the market is located and that has a meaningful annual value of shares traded on the exchange.