

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, 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 current residence.

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

I confirm that I am tax resident in Sweden and that Sweden is filled as a tax residence in Part 2 A above
 I confirm that I am not tax resident in Sweden

- C. 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 in accordance with the truth and certify that the information provided on this form is, to the best of my knowledge and belief, accurate and complete. Information provided in this form may be used for reporting purposes according to local law. The Account Holder hereby consents to Nordea disclosing information contained in this self-certification to other companies within the Nordea group. The Account Holder agrees to submit a new form 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.se - 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; 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 Nordea, Dataskyddsbud, Group Data Protection Officer, M200, 105 71 Stockholm.

Instructions part 2: Tax residency

- A. You are generally considered 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 tax resident in Sweden if you:

- reside in Sweden (in general persons registered in Sweden) or,
- stay in Sweden for at least six consecutive months. Temporary departures from Sweden don't break the consecutive stay or,
- have a substantial connection to Sweden

You are considered to have significant connections to Sweden if you have year-round available residence in Sweden or if your family resides in Sweden (wife / husband and / or underage children) after moving from Sweden. Other factors that are taken into consideration are how long you have previously been resident in Sweden, if you are engaged in business activities in Sweden, if you are financially involved in Sweden by holding assets that give you a significant influence in business activity in Sweden or other similar circumstances. For example, holding Swedish listed shares or funds does not in itself mean that you have a significant connection to Sweden.

- C. Tax residency in other countries:

You can be a tax resident in more countries depending on the country's laws and regulations. In general, the tax residence is the country where you have 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 about tax residency rules in a certain jurisdiction, 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 Sweden your TIN is your Swedish Personal number.
- In other countries TINs vary but is 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: Legislative background

- A. Common Reporting Standard (CRS)

CRS is a global standard for automatic transfer of financial account information with to prevent tax evasion. Under CRS Financial Institutions must identify individuals and entities with tax residencies in other countries than their bank country. The Financial Institution must then share information about customers with foreign tax residencies with the local tax authorities. This implies that if the customer has tax residency in any other country than Sweden, Nordea is obliged to share the information stated in this form and file annual reports regarding the customer account/products to the Swedish Tax Authority, who will eventually transfer the information to other CRS participating countries.

- B. Foreign Account Tax Compliance Act (FATCA)

FATCA is a tax treaty which Sweden and the U.S. have signed. The agreement imposes the following obligations:

- Financial institutions have an obligation 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 has the obligation to convey the information to the U.S. tax authorities.