

Client guide for completion of the  
Self-Certification Form

## **INDIVIDUALS AND SOLE PROPRIETORS**

Quick reference guide to Common Reporting Standards  
(CRS)

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Self-Certification Form



CLIENT INSTRUCTIONS

Due to International and local legislative requirements, the South African Revenue Service ("SARS") requires RMB Private Bank to collect and report certain information about a client's tax obligations and requirements. If you are required to pay tax or are tax resident outside of South Africa, RMB Private Bank is legally obliged to pass on the information to SARS. Whether you are a resident for any tax purposes in another country will depend on the laws of that foreign country.

1. Please ensure that all fields are completed.
2. If you were born in the United States of America or hold an American citizenship or nationality, an IRS Form W-9 must be completed in addition to this form (found on the IRS website, www.irs.gov) and you must provide your United States of America Tax Identification Number (TIN). Should you claim to not be a U.S. Person and provide an IRS Form W-8, a declaration of loss of citizenship / nationality must be attached thereto.
3. RMB Private Bank will not give tax advice, if you have any questions about this form or defining your tax residency status, please speak to your tax advisor or local tax authority. You can also find out more at the OECD automatic exchange of information portal: [www.oecd.org/tax/transparency/automaticexchangeofinformation.htm](http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm).
4. You may decline the request to provide the information, however, should the requested information not be provided, we advise that we will be required to report the non-compliant status of your account to SARS and your account may be subject to penalties for non-compliance and/or be frozen.
5. If the account holder/owner of the account is a minor, or a person under curatorship or an unrehabilitated insolvent, then this document must be completed for the account of the minor, person under curatorship or insolvent and it must be signed by the parent/legal guardian, curator or trustee of the account holder.

A. CLIENT DETAILS

TITLE	FIRSTNAME
SURNAME	DATE OF BIRTH
COUNTRY OF BIRTH	TOWN/CITY OF BIRTH
CITIZENSHIP	
NATIONALITY	
ID NUMBER	
MOBILE NUMBER	TELEPHONE NUMBER INCLUDING CODE:
EMAIL ADDRESS	
PHYSICAL ADDRESS	
COUNTRY	POSTAL/ZIP CODE

If applicable:

PASSPORT NUMBER	COUNTRY OF ISSUE
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Are you a permanent resident of South Africa?

YES  NO

If No, what country are you a permanent resident of?

COUNTRY

The Client Instructions will guide you through the purpose of CRS and FATCA reporting. Please read the instructions carefully.

This section is dedicated to the personal details of the Account Holder. Please fill in this section as completely as possible, as this will reduce the amount of rework required during account fulfilment.

## BACKGROUND TO FATCA AND CRS

As a form of monitoring tax evasion, revenue authorities such as the South African Revenue Service (SARS) require financial institutions to annually report certain clients' account information that is then exchanged with other revenue authorities globally.

This is known as Automatic Exchange of Information (AEOI).

AEOI is achieved through two primary pieces of legislation

- Foreign Account Tax Compliance Act (FATCA)
- The Common Reporting Standards (CRS)

Are you required or registered to file a tax return or pay taxes in South Africa, or are you a resident for the purposes of any tax imposed by South Africa?

YES  NO

If Yes, please provide your South African tax number if available:

TAX NUMBER

Are you required or registered to file a tax return in a country outside of South Africa, or are you resident for the purposes of any tax imposed by another country outside of South Africa?

YES  NO

If Yes, please indicate all jurisdictions in which you are registered for tax, obliged to pay tax, tax resident and/or required to submit a tax return:

COUNTRY OF ISSUE	TAX IDENTIFICATION NUMBER	TIN (1) NOT ISSUED	TIN (2) NOT PRESENT

1. TIN 1 Where the jurisdiction indicated does not provide, or has not yet provided a TIN or a unique identification for purposes of tax.  
2. TIN 2 Where the TIN is not available or known at the time of request, but the jurisdiction has issued one.

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Johannesburg, Sandton, 5 Merchant Place, 9 Fredman Drive. Telephone +27 11 303 5000

The questionnaire allows SARS to identify your tax residencies.

The table allows you to capture the specific tax jurisdictions in which you have a Tax liability, as well as the TIN, or reason why the TIN is not supplied.

## PURPOSE OF THE SELF-CERTIFICATION

The Self-Certification is a means of collecting detailed information on a clients foreign tax residencies.

All clients will be required to confirm their tax residency, regardless whether they hold any foreign tax residency or not.

This means that every Individual and Entity residing in a CRS participating country will have a Self-Certification stating their local and where applicable, foreign tax residency.



**B. DECLARATION AND ACCEPTANCE**

By signing this form, I declare that:

1. I/We confirm that all information and declarations provided by me in this form and all supporting documentation in connection with this form are true, correct and accurate in every respect and I/We undertake to inform RMB Private Bank of any changes thereto, within 30 days, that may impact my legal status as a Client of RMB Private Bank.
2. I confirm that RMB Private Bank has not given me any advice in respect of the tax, legal, accounting, regulatory and/or financial consequences in respect of completing this self-certification.
3. I have read, understood and agree to be bound by the relevant and latest terms and conditions available on [www.rmbprivatebank.com](http://www.rmbprivatebank.com)
4. I have read and understood the portion relating to the processing of my personal information in the terms and conditions. (Kindly refer to our Privacy Policy located on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) for more information on our privacy practices.)
5. I hereby confirm that I hold no other residencies for tax purposes other than those disclosed above in this form and will inform RMB Private Bank in writing of any change of this status within 30 (thirty) days of the change of the disclosed status.
6. I hereby indemnify RMB Private Bank against any liability for any loss or damage suffered by me as a result of inaccurate or incomplete information contained herein.

Completed in my capacity as (Select one):

ACCOUNT HOLDER	<input type="checkbox"/>
PARENT/GUARDIAN/CURATOR	<input type="checkbox"/>
SIGNED AT	DATE
SIGNATURE	NAME AND SURNAME

Carefully read the Declaration, as they are Policy related. Take note that any details collected will be treated in line with Privacy Policies.

Sign the document electronically, on behalf of yourself as the Account Holder or on behalf a minor who you are the guardian of.

## DECLARATION

The declaration intends to ensure that you are aware that all required information must be completed, and should that information change you are required to inform the bank within 30 (days) in writing of any change in your personal or tax residency information.

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3. RMB Private Bank will not give tax advice, if you have any questions about this form or defining your tax residency status, please speak to your tax advisor or local tax authority. You can also find out more at the OECD automatic exchange of information portal: [www.oecd.org/tax/transparency/automaticexchangeofinformation.htm](http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm).
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A. CLIENT DETAILS

TITLE	FIRSTNAME
SURNAME	DATE OF BIRTH
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CITIZENSHIP	
NATIONALITY	
ID NUMBER	
MOBILE NUMBER	TELEPHONE NUMBER INCLUDING CODE:
EMAIL ADDRESS	
PHYSICAL ADDRESS	
COUNTRY	POSTAL/ZIP CODE

If applicable:

PASSPORT NUMBER	COUNTRY OF ISSUE
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Are you a permanent resident of South Africa?

YES  NO

If No, what country are you a permanent resident of?

COUNTRY

Complete all your personal details

## HOW TO COMPLETE THE SELF-CERTIFICATION FORM

Complete all of your personal details in the provided fields, should you be completing this document on behalf of a minor, please complete the details of that person in the fields provided.

A. CLIENT DETAILS

TITLE	FIRSTNAME
SURNAME	DATE OF BIRTH
COUNTRY OF BIRTH	TOWN/CITY OF BIRTH
CITIZENSHIP	
NATIONALITY	
ID NUMBER	
MOBILE NUMBER	TELEPHONE NUMBER INCLUDING CODE:
EMAIL ADDRESS	
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COUNTRY	POSTAL/ZIP CODE

If applicable:

PASSPORT NUMBER	COUNTRY OF ISSUE
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Are you required or registered to file a tax return or pay taxes in South Africa, or are you a resident for the purposes of any tax imposed by South Africa?

YES  NO

If Yes, please provide your South African tax number if available:

TAX NUMBER

Are you required or registered to file a tax return in a country **outside** of South Africa, or are you resident for the purposes of any tax imposed by another country **outside** of South Africa?

YES  NO

If Yes, please indicate all jurisdictions in which you are registered for tax, obliged to pay tax, tax resident and/or required to submit a tax return:

COUNTRY OF ISSUE	TAX IDENTIFICATION NUMBER	TIN (1) NOT ISSUED	TIN (2) NOT PRESENT

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Question 1:

## HOW TO COMPLETE THE SELF-CERTIFICATION FORM

### Question 1:

Answer Yes if any of the below statements are true;

- Do you, or are you required to pay tax in South Africa?
- Are you registered to pay tax in South Africa?
- Are you a South African tax resident, or subject to taxes imposed by South Africa?

Are you required or registered to file a tax return or pay taxes in South Africa, or are you a resident for the purposes of any tax imposed by South Africa?

YES  NO

If Yes, please provide your South African tax number if available:

TAX NUMBER

Are you required or registered to file a tax return in a country outside of South Africa, or are you resident for the purposes of any tax imposed by another country outside of South Africa?

YES  NO

If Yes, please indicate all jurisdictions in which you are registered for tax, obliged to pay tax, tax resident and/or required to submit a tax return:

COUNTRY OF ISSUE	TAX IDENTIFICATION NUMBER	TIN (1) NOT ISSUED	TIN (2) NOT PRESENT

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1. Country of issue

2. Tax Identification Number

3. TIN(1) Not Issued  
TIN(2) Not Present

## HOW TO COMPLETE THE SELF-CERTIFICATION FORM

- Country of Issue:**  
This is the country which has issued the Tax Identification Number to you, OR, that you may have a Tax Residency in.
- Tax identification Number (TIN):**  
This is the number used by the Tax Authority to identify you.
- Reason for not providing a TIN:**  
Should you not have the Tax Identification Number available. Check/Tick the appropriate box:
  - TIN<sup>(1)</sup> Not Issued** – If you have never received a Tax Identification Number from the Tax Jurisdiction.
  - TIN<sup>(2)</sup> Not Present** – If you have a Tax Identification Number for the Specific Jurisdiction but it is not available at present.



**B. DECLARATION AND ACCEPTANCE**

By signing this form, I declare that:

- I/We confirm that all information and declarations provided by me in this form and all supporting documentation in connection with this form are true, correct and accurate in every respect and I/We undertake to inform RMB Private Bank of any changes thereto, within 30 days, that may impact my legal status as a Client of RMB Private Bank.
- I confirm that RMB Private Bank has not given me any advice in respect of the tax, legal, accounting, regulatory and/or financial consequences in respect of completing this self-certification.
- I have read, understood and agree to be bound by the relevant and latest terms and conditions available on [www.rmbprivatebank.com](http://www.rmbprivatebank.com)
- I have read and understood the portion relating to the processing of my personal information in the terms and conditions. (Kindly refer to our Privacy Policy located on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) for more information on our privacy practices.)
- I hereby confirm that I hold no other residencies for tax purposes other than those disclosed above in this form and will inform RMB Private Bank in writing of any change of this status within 30 (thirty) days of the change of the disclosed status.
- I hereby indemnify RMB Private Bank against any liability for any loss or damage suffered by me as a result of inaccurate or incomplete information contained herein.

Completed in my capacity as (Select one):

ACCOUNT HOLDER	
PARENT/GUARDIAN/CURATOR	

SIGNED AT	DATE
SIGNATURE	NAME AND SURNAME

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## HOW TO COMPLETE THE SELF-CERTIFICATION FORM

By completing and submitting this documentation you are declaring that the information provided is true and correct, and that should any information missing RMB Private Bank can not be held liable for any loss/ damage suffered due to any missing information.

Note that you can access the RMB Private Bank Terms and Conditions at any time via [www.rmbprivatebank.com](http://www.rmbprivatebank.com)

As RMB Private Bank is not allowed to provide any tax advice, we encourage you to contact a registered tax consultant and discuss your foreign tax affairs. Further, personal research into what foreign tax implications should be taken into account can be found using your preferred search engine, as well as via the CRS and FATCA websites respectively.

**Organisation for Economic Cooperation and development (CRS):** <http://www.oecd.org>

**Internal Revenue Service (FATCA):** <https://www.irs.gov>

**Finally, please review the SARS Website, giving detailed information on why members of the public should comply with these requirements:**

<https://www.sars.gov.za>



## CONTACT US

Talk to us today, using the channel that best suits you,  
about starting a journey that goes beyond the destination.

Contact the dedicated Service Suite 24/7 on 087 575 9411

Join us at [rmbprivatebank.com](http://rmbprivatebank.com)

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