

Tax Entity Classification Form.

- All fields are mandatory, unless specified otherwise.
- The form must be completed by an authorised representative of the entity, such as a Director, Secretary, Trustee or Partner.
- Definitions of the terms used in the form can be found on pages 5 and 6.

Entity information.

BankSA Account Number/Customer Access Number (if known)

Full legal name of the entity

Reference number (from your email, letter or SMS)

Is the entity a tax resident of any country outside of Australia?

Note: If the entity has more than one country in which they are a tax resident, please provide this information on a separate sheet.

Yes

Country of Tax Residency

Tax Identification Number (TIN)

No

Q1 Is the entity classified as one of the following (tick to select).

Publicly listed Company or their subsidiary

The listed entity must own, directly or indirectly, more than 50% of the related entity e.g. a company that is listed on the ASX or international stock exchange.

Government body or Government agency (including pension fund of)

e.g. Local government council, embassy, high commission, Centrelink or equivalent (govt pension, welfare benefits).

Central Bank

e.g. Reserve Bank.

Public International Organisation (including pension fund of)

e.g. UNICEF, NATO, World Bank, World Health Organisation, African Union, International criminal court, EU, Asian development bank.

If one of the above ► go to the Declaration on page 4

If none of the above ► go to Q2

Q2 Please select the entity type.

- Financial Institution** ► go to Q2.1
Examples of 'Financial Institution' includes but not limited to Banks, Brokerage Firms, Life Insurance Companies, Broad Participation Retirement Funds, Major Bank's Credit Card Division, Exchange-Traded Funds (ETF), Trustee Documented Trust, Managed Funds or Managed Investment Trusts (MIT).
- Exempt US Entity** ► go to Q2.2
Examples of Exempt US Entity includes but not limited to a US Bank, US Broker, a dealer in securities/commodities or derivative financial instruments that is registered as such under the laws of the United States.
- Non-Financial Entity** ► go to Q3
Examples of 'Non-Financial Entity' includes but not limited to a company, partnership, association, co-operative or trust that is not a Financial Institution.

Q2.1 For financial institutions please select the type:

Please note: GIIN is your Global Intermediary Identification Number assigned by the FATCA Registration System.

- Depository Institution, Custodial Institution, or Specified Insurance Company**
e.g. Banks, Credit Unions, Savings and Loan Association, Brokerage Firms, Retirement Account Administrators, Life Insurance Companies, Property and Casualty Insurance Companies.
Supply GIIN
► Go to the Declaration on page 4
- Broad Participation Retirement Fund, Narrow Participation Retirement Fund, Qualified Credit Card Issuer, or Exempt Collective Investment Vehicle**
e.g. USA 401(k) Plan superannuation plans, Top Executives' Deferred Compensation Plan, Major Bank's Credit Card Division, Exchange-Traded Fund (ETF).
► Go to the Declaration on page 4
- Trustee Documented Trust**
e.g. Family Trust, Charity Trust, Employee benefit trust.
Supply GIIN of the sponsoring entity
► Go to the Declaration on page 4
- Investment Entity (Type A)**
e.g. Managed Funds, Hedge Funds, Unit Trust, Pension funds.
Supply GIIN
► Go to the Declaration on page 4
- Investment Entity (Type B)**
e.g. Managed Investment Trust (MIT).
► Go to Q2.2

Q2 Please select the entity type (continued).

Q2.2 Is the entity an Investment Entity (Type B) and established in a Non-CRS Participating Jurisdiction?

Investment Entity (Type B) is an entity that is managed by an entity that is a Financial Institution (depository institution, custodial institution, investment entity or specified insurance company, i.e. such as a financial institution corporate trustee or fund manager) which performs, either directly or through another service provider, any of the Investment entity (Type A) activities on behalf of the entity. The entity's gross income is at least 50% attributable to investing, reinvesting, or trading in Financial Assets.

Note – Please see page 6 for definitions of Investment Entity Types A and B.

A **Non-Participating Jurisdiction** is a Jurisdiction that does not participate in the CRS automatic exchange of tax information.

CRS Participating Jurisdictions can be found on the OECD Website at CRS by jurisdiction – Organisation for Economic Co-operation and Development (oecd.org)

Yes

No

▶ Go to the Declaration on page 4

Q3 Is the entity's primary business activity investing?

Answer 'yes' if the organisation

- Earns 50% or more of its gross income from investment activities (e.g. dividends, interest or rent), or
- 50% or more of the organisation's assets produce or are held for producing investment income.

Yes

No

▶ Go to the Declaration on page 4

Declaration.

- The information I have provided in this form is true and correct and I understand the selections that I have made and how they apply to the Entity.
- I am authorised to sign this form for the Account Holder and warrant that I have obtained the consent of any individual named in this form or have the right to consent on his/her behalf to such collection, use, disclosure and processing of his/her personal data by the Bank for the purposes of this certification.
- If the circumstances for the Entity or Controlling Person(s) change causing the information provided on this form to become incorrect, I will provide the updated information.
- I understand that BankSA will collect, use and share their personal information in accordance with its Privacy Statement available at banksa.com.au/privacy/privacy-statement
- If you're filling out the form digitally, your signature needs to be electronically drawn and not typed.

Signature of authorised person

Position held

Date of signature

Full name (given name/s and family name)

Customer number (if applicable)

Your contact number (for form queries only)

Next steps.

Step 1:

Ensure all relevant sections of the form are completed and the customer declaration is signed.

Step 2:

Return the completed form by email to:

TaxEntityClassificationBSA@banksa.com.au

OR

If you are located within Australia you can also send your completed form in the post via a Reply Paid envelope, addressed to:

Business Identification Team

Reply Paid 91348

SYDNEY NSW 2001

No stamp is required.

If you have any questions about the form please call our dedicated Business Identification Team on 1300 301 275 (or +61 2 9155 7550 if calling from overseas) 9am–5pm AEDT, Monday to Friday.

Form Definitions.

Definition of Exempted entities for Q1.

- **Publicly listed companies and their Subsidiaries:** Any company with stock regularly traded on an established securities exchange.
- **Government body or Government agency (including pension fund of):** Any government body or agency, including the government of a jurisdiction or sub-division such as state or local government, or any entity that is wholly owned or controlled by a governmental entity. No portion of income must be for the benefit of a private person to conduct a commercial business, commercial banking business or private financial services business.
- **Central Bank:** By law or government sanction the principal authority, other than the government of the jurisdiction itself, issuing instruments intended to circulate as currency. For example, the Reserve Bank of Australia, The Bank of England, The US Federal Reserve etc.
- **Public International Organisation (including pension fund of):** Any intergovernmental organisation (including a supranational organisation) (1) that is comprised primarily of governments; (2) that has in effect a headquarters or substantially similar agreement with the jurisdiction; and (3) the income of which does not inure to the benefit of private persons. For example, G20, OECD, World Trade Organization, United Nations, World Bank.

Definition of Financial Institutions for Q2.1 & 2.2.

- **Custodial Institution:** A substantial portion (at least 20%) of its gross income is attributable to holding financial assets and providing related financial services for the account of others, by engaging in one more of the following activities:
 - custody, account maintenance and transfer fees
 - commissions and fees earned from executing and pricing securities transactions with respect to financial assets held in custody
 - income earned from extending credit to customers with respect to financial assets held in custody (or acquired through such extension of credit)
 - income earned on the bid-ask spread of financial assets held in custody
 - fees for providing financial advice with respect to financial assets held in (or potentially to be held in) custody by the entity
 - fees for clearance and settlement services
- **Depository Institution:** Accepts deposits in the ordinary course of banking or a similar business by engaging in one or more of the following activities:
 - accepts deposits or other similar investments of funds
 - makes personal, mortgage, industrial or other loans or provides other extensions of credit purchases, sells, discounts or negotiates accounts receivable, instalment obligations, notes, drafts, cheques, bills of exchange, acceptances or other evidences of indebtedness
 - issues letters of credit and negotiates drafts drawn under them
 - provides trust or fiduciary services
 - finances foreign exchange transactions, or
 - participates in purchases or disposes of finance leases or leased assets.
- **Broad Participation Retirement Fund:** An entity that, in addition to meeting certain other conditions as defined under the CRS and FATCA, is subject to Government regulation and provides information reporting to Tax Authorities and because of this is treated as a Non-reporting Financial Institution.
- **Specified Insurance Company:** An entity that is an insurance company or the holding company of an insurance company that issues or is obligated to make payments on a Cash Value Insurance Contract or an Annuity Contract.
- **Narrow Participation Retirement Fund:** A fund established to provide retirement, disability, or death benefits to beneficiaries that are current or former employees (or persons designated by such employees) of one or more employers in consideration for services rendered, provided that the fund has fewer than 50 participants. A narrow participation retirement fund is a retirement plan that covers only a limited group of employees, often highly compensated or top executives. These plans are distinct from broader retirement plans and might offer unique benefits or investment options tailored to the needs of this select group.

Form Definitions (continued).

- **Qualified Credit Card Issuer:** A Financial Institution satisfying the following requirements:
 - the Financial Institution is a Financial Institution solely because it is an issuer of credit cards that accepts deposits only when a customer makes a payment in excess of a balance due with respect to the card and the overpayment is not immediately returned to the customer; and
 - beginning on or before 1 July 2014 (FATCA), 1 July 2017 (CRS), the Financial Institution implements policies and procedures either to prevent a customer from making an overpayment in excess of USD 50 000, or to ensure that any customer overpayment in excess of USD 50 000 is refunded to the customer within 60 days, in each case applying the rules set forth in paragraph C of Section VII for account aggregation and currency translation. For this purpose, a customer overpayment does not refer to credit balances to the extent of disputed charges but does include credit balances resulting from merchandise returns.
- **Exempt Collective Investment Vehicle:** An Investment Entity that is regulated as a collective investment vehicle, provided that all of the interests in the collective investment vehicles are held by or through individuals or Entities that are not Reportable Persons, except a Passive NFE with Controlling Persons who are Reportable Persons.
- **Trustee-Documented Trust:** A trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the Trust. A trust that is a 'trustee-documented trust' is a Non-Reporting Financial Institution and will not itself be required to report to the ATO directly.
- **Investment Entity (Type A)** – An entity that 'primarily conducts as a business' for or on behalf of a customer, one or more of the following activities:
 - trading in money market instruments (such as cheques, bills, certificates of deposit, derivatives), foreign exchange, exchange, interest rate and index instruments, transferable securities, or commodity futures
 - individual and collective portfolio management
 - otherwise investing, administering, or managing funds or money on behalf of other persons.Primarily conducting these activities as a business means the gross income of the entity from these activities is attributable to at least 50% of its total gross income in its last three accounting periods or for the period it has existed, whichever is shorter.
- **Investment Entity (Type B)** – An entity that is managed by an entity that is a Financial Institution (depository institution, custodial institution, investment entity or specified insurance company, i.e. such as a financial institution corporate trustee or fund manager) which performs, either directly or through another service provider, any of the Investment entity (Type A) activities on behalf of the entity. The entity's gross income is at least 50% attributable to investing, reinvesting or trading in Financial Assets.