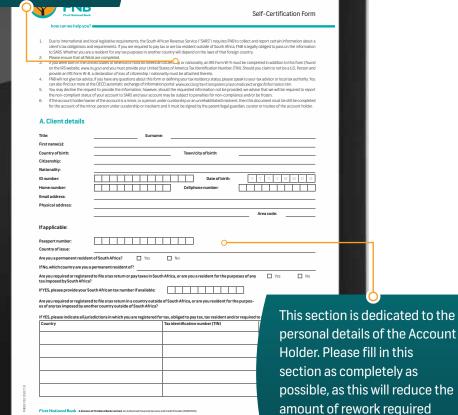


Page 1

Self-Certification Form

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



during account fulfillment.

Background to FATCA/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

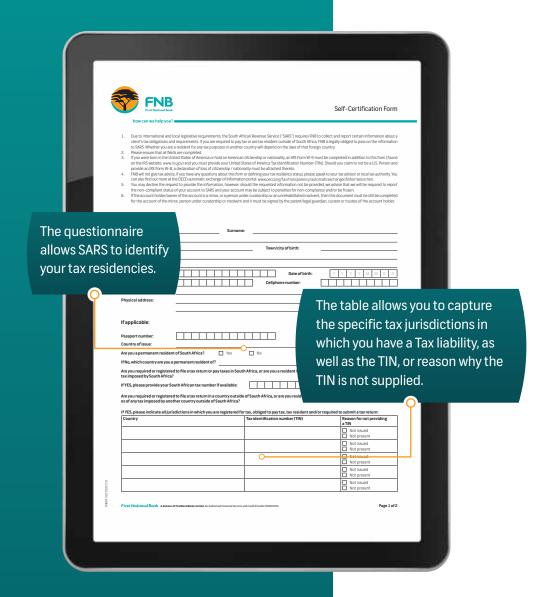
- Foreign Account Tax Compliance Act (FATCA).
- The Common Reporting Standards (CRS).





Page 2

Self-Certification Form



Purpose of the Self-Certification

The Self-Certification is a means of collecting detailed information on a client's Foreign Tax Residencies.

All clients will be required to confirm their Tax Residency, regardless of 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.



Page 3

Self-Certification Form

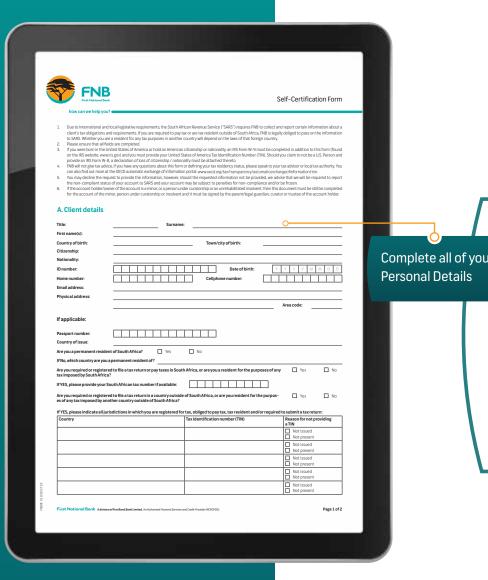
Carefully read the Declaration, as they are Policy related. Take note that any details collected will be treated in line with Privacy Policies. Sign the document electronically, on behalf of yourself as the Account Holder or on behalf of a minor of whom you are a guardian.

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 liability information.





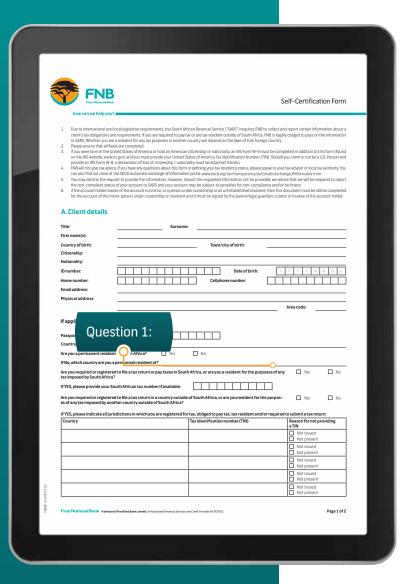


How To Complete The Self-Certification Form

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		
itle:	Surname:	
rst name(s):		
ountry of birth:	Town/city of birth:	
itizenship:		
Nationality:		
ID number:	Date of birth:	Y Y Y M M D D
Home number:	Cellphone number:	
Email address:		
Physical address:		
		Area code:
If applicable:		
Passport number:		
Country of issue:		
Are you a permanent resident of South Africa?		
If No, which country are you a permanent resident of?		





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?





How To Complete The Self-Certification Form

1 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.

2 Tax Identification Number (TIN):

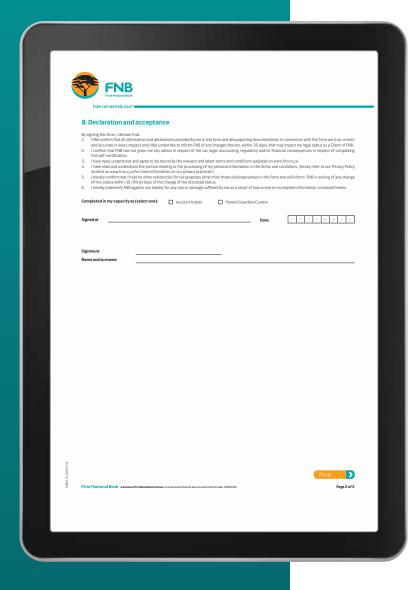
This is the number used by the Tax Authority to identify you.

3 Reason for Not Providing a TIN:

Should you not have the Tax Identification Number available. Check/Tick the appropriate box:

- TIN (1) Not Issued If you have never received a Tax Identification Number from the Tax Jurisdiction.
- **TIN (2) Not Present** If you have a Tax Identification Number for the Specific Jurisdiction but it is not available at present.





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 be missing FNB cannot be held liable for any loss/damage suffered due to any missing information.

Note that you can access the First National Bank Terms and Conditions at any time via **www.fnb.co.za**

As First National 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

