



# Tax Certification Form for Business Customers

## How to complete the form

1 Please use a BLACK pen

2 Mark boxes like this  If you make a mistake, do this and mark the correct box

3 Please use BLOCK CAPITAL  A  2  LETTERS and leave one space between each word

Organisation Name:

Customer Name:

Account Number:  NSC:

## Tax reporting

### Customer Information Notice

Financial institutions in the UK are required under legislation which incorporates the US Foreign Account Tax Compliance Act (FATCA) and the OECD\* Common Reporting Standard (CRS) into UK law to seek answers to certain questions for purposes of identifying those accounts, the details of which are reportable to HMRC for onward transmission to tax authorities in relevant jurisdiction(s).

All relevant sections of this form must be completed.

\*Organisation for Economic Cooperation and Development

Please note that AIB (NI) is unable to offer taxation advice. For tax related questions and/or further information please contact your professional tax advisor or HMRC (<http://www.hmrc.gov.uk>). Customers **must** advise AIB (NI) if their tax jurisdiction information changes.

Please remember to sign the last page of this form



# Organisation for Economic Cooperation and Development (OECD) Common Reporting Standard (CRS)\*

Sections marked with an \* are mandatory and must be completed in full

## Please indicate entity type

Under legislation which incorporates the CRS into UK law you are required to provide your jurisdiction of tax residence, tax reference number and to identify the entity type applicable to your organisation. When providing answers to the questions below please refer to the "Entity Classification Guide" for descriptions of each entity type. This Guide is available at <https://aibni.co.uk/help-and-guidance/important-information/FATCA>

All entities must select one of the options listed in questions 1,2 or 3 below.

## Please enter your business address (Please note that this may be different to your correspondence address)

Address Line 1:	<input type="text"/>
Address Line 2:	<input type="text"/>
Address Line 3:	<input type="text"/>
Address Line 4:	<input type="text"/>
Jurisdiction Tax Residence:	<input type="text"/>
Tax Reference Number:	<input type="text"/>

### 1. Is your business a financial institution?

No  If No progress to Question 2

Yes

If Yes please tick one of the options below

- a) Financial Institution - Depository Institution, Custodial Institution, Specified Insurance Company or Investment Entity other than that described in 1(b) below.
- b) Investment Entity (Note 1) that meets the following conditions:
- 1) Not resident in a Participating Jurisdiction or does not have a branch located in a Participating Jurisdiction; and
  - 2) Gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets; and
  - 3) Managed by another Financial Institution as described in 1(a) above.

### 2. Is your organisation one of the entities listed below?

No  If No progress to Question 3

Yes

If Yes please tick one of the options below

- a) Governmental Entity
- b) International Organisation
- c) Central Bank
- d) Corporation, the stock of which is regularly traded on one or more established securities markets or corporation that is a Related Entity of such a corporation.

### 3. Is your organisation one of the entities listed below? (Please tick one of the options below.)

Typically a non-Financial Entity (NFE) will be an Active NFE if less than 50% of its gross income is from passive sources (including dividends, interest, annuities and rent) AND less than 50% of its assets are held for the production of passive income. It is expected that the majority of organisations will fall into the Active NFE category. A Passive NFE is one that is not an Active NFE.

a) Active NFE

b) Passive NFE (Note 1)

**Note 1:** If the Entity is an Investment Entity (1b) or a Passive NFE (3b) above, please complete the certification details of the Controlling Persons (Pages 5 & 6).

**Important Note:** Controlling Persons section need only be completed by (1) an Entity who is a Passive NFFE under FATCA and (2) Investment Entity or Passive NFE under CRS

## Definitions of Controlling Persons by Legal Entity

### Company

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Any individuals who ultimately own or control 25% or more of the shares or voting rights in the company or otherwise exercise control over the management of the company.

In circumstances where no individual owns or controls 25% or more of the shares or voting rights in the Company or otherwise exercises control over the management of the Company, then details of the two individuals who hold the greatest percentage of shares or voting rights in the Company or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of a Company then the details for any 2 individuals must be provided to the Bank.

### Incorporated Society

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Any individual who ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercise control over the management of the incorporated society.

In circumstances where no individual(s) ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercises control over the management of the incorporated society, details for the 2 individuals who hold the greatest percentage of shares or voting rights in the incorporated society or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of an Incorporated Society then the details for any 2 individuals must be provided to the Bank.

### Partnership

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Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership.

Note: All partners in a partnership who open an account with AIB (NI) are required to provide identification documentation, regardless of their percentage ownership or control of the business. Details for any additional Controlling Persons (Beneficial Owners) other than partners must be provided to the Bank.

### Limited Partnership

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Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership.

Note: All partners in a partnership who open an account with AIB (NI) are required to provide identification documentation, regardless of their percentage ownership or control of the business. Details for any additional Controlling Persons (Beneficial Owners) other than partners must be provided to the Bank.

### Trust

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Controlling Person (Beneficial Owner) means any of the following:

- (a) any individual who is entitled to or will in the future be entitled to a 25% or greater interest in the trust property;
- (b) the class of individuals in whose interest the trust is set up;
- (c) any individual who has control over the trust (this could include the Settlor) e.g. power to lend/invest trust property; vary the trust; add or remove a beneficiary/trustee.

### Unincorporated Entity (e.g. Association, Society, Club/Charity)

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Any individual who benefits from or who exercises control over at least 25% or more of the property of the Unincorporated Entity.

## Other Legal Entities within the Ownership Structure of your Business

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Where there are other legal entities within the ownership structure of your Business, and they own or control 25% or more of the shares or voting rights, capital or profit, (as applicable), or otherwise exercises control in your Business, the details for the Controlling Persons (Beneficial Owners) of that legal entity must be provided to the Bank, and so on until the details of all Controlling Persons (Beneficial Owners) within the ownership structure of your Business are established.

**Important Note:** Controlling Persons section need only be completed by (1) an Entity who is a Passive NFFE under FATCA and (2) Investment Entity or Passive NFE under CRS

## Certification of Controlling Persons\*

Sections marked with an \* are mandatory and must be completed in full.

If the account holder has more than four Controlling Persons, print additional copies of these pages and submit them with this application form.

Name:

Address:

Date of Birth  Day /  Month /  Year

Are you a US Citizen? Yes  No

### In what country(ies) are you tax resident?

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>
Tax Reference Number (e.g. National Insurance Number) <input type="text"/>	Tax Reference Number (e.g. National Insurance Number) <input type="text"/>	Tax Reference Number (e.g. National Insurance Number) <input type="text"/>

Name:

Address:

Date of Birth  Day /  Month /  Year

Are you a US Citizen? Yes  No

### In what country(ies) are you tax resident?

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>
Tax Reference Number (e.g. National Insurance Number) <input type="text"/>	Tax Reference Number (e.g. National Insurance Number) <input type="text"/>	Tax Reference Number (e.g. National Insurance Number) <input type="text"/>

**Important Note:** Controlling Persons section need only be completed by (1) an Entity who is a Passive NFFE under FATCA and (2) Investment Entity or Passive NFE under CRS

## Certification of Controlling Persons\* (cont'd)

Sections marked with an \* are mandatory and must be completed in full

Name:

Address:

Date of Birth   /   /

Are you a US Citizen? Yes  No

### In what country(ies) are you tax resident?

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>
Tax Reference Number (e.g. National Insurance Number) <input type="text"/>	Tax Reference Number (e.g. National Insurance Number) <input type="text"/>	Tax Reference Number (e.g. National Insurance Number) <input type="text"/>

Name:

Address:

Date of Birth   /   /

Are you a US Citizen? Yes  No

### In what country(ies) are you tax resident?

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>
Tax Reference Number (e.g. National Insurance Number) <input type="text"/>	Tax Reference Number (e.g. National Insurance Number) <input type="text"/>	Tax Reference Number (e.g. National Insurance Number) <input type="text"/>

A person with authority to sign a self-certification generally includes an officer or director of a corporation, a partner of a partnership, a trustee of a trust, any equivalent of the former titles, and any other person that has been provided written authorisation by the Account Holder to sign documentation on such person's behalf.

**Print full name**

**Additional signatory - Print full name**

**I confirm that the information provided above is correct.**

**I confirm that the information provided above is correct.**

(signed by an authorised signatory)

**Date**    Day    Month    Year  
 /  /

**Date**    Day    Month    Year  
 /  /



# Data Protection Notice

## AIB Group (UK) plc

Effective 1 January 2020

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You can also ask for more details at your local branch.

### 1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit [group.aib.ie](http://group.aib.ie).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

### 2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at [UKDPO@aib.ie](mailto:UKDPO@aib.ie) or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., 92 Ann Street, Belfast, BT1 3HH.

### 3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

4. How we keep your information safe  
We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

5. How long we keep your information  
To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

### 6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;
- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

### 7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

### 8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

9. Your information and third parties  
Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;
- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.



The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

#### 10. International transfers of data

We may transfer your personal information outside of the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the EEA to these transfers and the use of the information, to ensure your rights are protected.

#### 11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection)

We can help you with:

**Accessing your personal information:** You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

**Updating and correcting your personal details.**

**Removing consent:** You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

**Restricting and objecting:** You may have the right to restrict or object to us using your personal information or using automated decision making.

**Deleting your information (your right to be forgotten).** You may ask us to delete your personal information.

**Moving your information (your right to Portability).** Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

#### 12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

#### 13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You will also find a copy on display at your local branch, or you can ask us for a copy.