



# Tax Entity Classification Self-Declaration Form.

## Form Instructions:

- Complete the relevant sections of the form
- The form must be completed by an authorised representative of the entity, such as a Director, Secretary, Trustee or Partner
- Form purpose and definitions of the terms used in the form can be found on pages 7 and 8

## Section 1 – Entity Details.

Legal name of Entity

Country of Incorporation/Formation/Registration

Registered Place of Business Address (*PO Box or 'Care of' not allowed*)

Unit/Street Number

Street Name/Type

Suburb

State/Province

Country (do not abbreviate)

Postcode/Zip

## Section 2 – Entity Foreign Tax Residency Information.

Is the Entity a tax resident of any other country outside of Australia?

No ► **Go to Section 3.**

Yes ► Provide details of the country in which you are a resident for tax purposes and each country's associated Foreign Tax Identification Number (TIN).

**Note:** If you're a tax resident in a jurisdiction that doesn't issue a TIN or equivalent, you'll need to provide evidence (which could include publicly available information) from an official authority written in English to your relationship manager or banking representative.

### Country 1

Country of Tax Residency

Tax Identification Number (TIN)

### Country 2

Country of Tax Residency

Tax Identification Number (TIN)

## Section 2 – Entity Foreign Tax Residency Information (continued).

### Country 3

Country of Tax Residency

Tax Identification Number (TIN)

### Country 4

Country of Tax Residency

Tax Identification Number (TIN)

### Country 5

Country of Tax Residency

Tax Identification Number (TIN)

▶ Go to Section 3.

## Section 3 – Entity type Information.

Specify the Entity type by selecting one of the following options:

- Exempt Entity ▶ Go to Section 4.**  
This includes Public and/or Publicly Owned Companies, related entity of a corporation that is public traded, international Organisations, Central Banks, Government Entities.
- Exempt US Entity ▶ Go to Section 5.**  
This includes US bank, US broker, US Publicly Traded Corporation, US Affiliate of Publicly Traded Corporation, US Government, US State, US Real Estate Investment Trust, US Regulated Investment Company, US s501(a) Organisation, US Common Trust Fund, US Tax Exempt Trust, US Securities/Commodities/Derivative Dealer.
- Financial Institution ▶ Go to Section 6.**  
Examples: Banks, brokerage firms, life insurance companies, broad participation retirement funds, major bank's credit card division, ETFs, trustee documented trust, managed funds, MITs.
- Specified US Entity ▶ Go to Section 7.**  
A specified US Entity is an Entity Incorporated/established/created in the US that is not an Exempt US Entity.
- Active or Passive Non-Financial Entity ▶ Go to Section 7.**  
Examples of 'Non-Financial Entity' includes but not limited to a company, partnership, association, co-operative or trust that is not a Financial Institution.

## Section 4 – Exempt Entity Information.

Specify the type of EXEMPT Entity by selecting one of the following options:

- Corporation that is publicly traded (on an established securities exchange) ▶ Go to Section 9.**  
Example: A company that is listed on the ASX or international stock exchange  
This does not include proprietary or privately owned (Pty Ltd) companies.
- Related Entity of a Corporation that is publicly traded (on an established securities exchange) ▶ Go to Section 9.**  
This does not include proprietary or privately owned (Pty Ltd) companies.
- International Organisation (including pension fund of) ▶ Go to Section 9.**  
Examples: UNICEF, NATO, World Health Organisation
- Central Bank ▶ Go to Section 9.**  
Example: Reserve Bank
- Government Entity (including pension fund of) ▶ Go to Section 9.**  
Examples: Local government council, Centrelink or equivalent

### Section 5 – Investment Entity (Type B) Information.

**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.

A **Non-CRS 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](http://oecd.org))

**Is the Entity an Investment Entity (Type B) and established in a non-CRS participating jurisdiction?**

- Yes ► Go to Section 8 and supply Controlling Person(s) / Beneficial Owner(s) information.
- No ► Go to Section 9.

### Section 6 – Financial Institution Information.

**Please Note:** GIIN is a Global Intermediary Identification Number assigned by the FATCA Registration System. This is a 19-character identification number and does not include the letter "O".

**Specify the Financial Institution type by selecting one of the following options:**

- Depository Institution, Custodial Institution, or Specified Insurance Company**  
Examples: Banks, Credit Unions, Savings and Loan Association, Brokerage Firms, Retirement Account Administrators, Life Insurance Companies, Property and Casualty Insurance Companies.
- Supply GIIN
- Go to Section 9.
- Broad Participation Retirement Fund, Narrow Participation Retirement Fund, Qualified Credit Card Issuer, or Exempt Collective Investment Vehicle**  
Examples: USA 401(k) Plan superannuation plans, Top Executives' Deferred Compensation Plan, Major Bank's Credit Card Division
- Go to Section 9.
- Trustee Documented Trust**  
Examples: Family Trust, Charity Trust, Employee benefit trust.
- Supply GIIN
- Go to Section 9.
- Investment Entity (Type A)**  
Examples: Managed Funds, Hedge Funds, Unit Trust, Pension funds.
- Supply GIIN
- Go to Section 9.
- Investment Entity (Type B)**  
Example: Managed Investment Trust (MIT).
- Go to Section 5.

### Section 7 – Active or Passive Non-Financial Entity Information.

**Specify the Non-Financial Entity type by selecting one of the following options:**

- Passive**  
If the Entity:
- Earns 50% or more of its gross income from investment activities (Examples: Dividends, interest or rent); OR
  - 50% or more of the entity's assets produce or are held for producing investment income.
- Go to Section 8 and supply Controlling Person(s) / Beneficial Owner(s) information.
- Active**  
If 50% or more of an entity's income is generated from the sale of goods and services.
- Go to Section 9.

**Section 8 – Controlling Person(s) / Beneficial Owner(s) Information.**

A Controlling Person(s) / Beneficial Owner(s) refers to the individual(s) that directly or indirectly owns a legal interest in the Entity of 25% or more and/or exercises actual effective control over the Entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an Entity other than a trust, the term includes persons in equivalent or similar positions.

Are there any Controlling Person(s)/Beneficial Owner(s) that are Foreign Tax Residents outside Australia?

- No ► **Go to Section 9**
- Yes ► **Give details of each Controlling Person(s) / Beneficial Owner(s) that are Foreign Tax Residents outside Australia, please complete Sections 8.1 and 9**

**Section 8.1 – Provide Controlling Person(s) / Beneficial Owner(s) information.**

**Details of Controlling Person/Beneficial Owner 1.**

Title  Full given name(s)  Family name  Date of birth (DD/MM/YYYY)  /  /

Permanent residential address – PO Box or 'Care of' is not allowed

Unit/Street Number  Street Name/Type  Suburb

State/Province  Country (do not abbreviate)  Postcode/Zip

Details of Foreign Tax Residency

Country of Tax Residency  Tax Identification Number (TIN)

**Details of Controlling Person/Beneficial Owner 2.**

Title  Full given name(s)  Family name  Date of birth (DD/MM/YYYY)  /  /

Permanent residential address – PO Box or 'Care of' is not allowed

Unit/Street Number  Street Name/Type  Suburb

State/Province  Country (do not abbreviate)  Postcode/Zip

Details of Foreign Tax Residency

Country of Tax Residency  Tax Identification Number (TIN)

**Section 8.1 – Provide Controlling Person(s) / Beneficial Owner(s) information (continued).**

**Details of Controlling Person/Beneficial Owner 3.**

Title  Full given name(s)  Family name  Date of birth (DD/MM/YYYY)

Permanent residential address – *PO Box or 'Care of' is not allowed*

Unit/Street Number  Street Name/Type  Suburb

State/Province  Country (do not abbreviate)  Postcode/Zip

Details of Foreign Tax Residency

Country of Tax Residency  Tax Identification Number (TIN)

**Details of Controlling Person/Beneficial Owner 4.**

Title  Full given name(s)  Family name  Date of birth (DD/MM/YYYY)

Permanent residential address – *PO Box or 'Care of' is not allowed*

Unit/Street Number  Street Name/Type  Suburb

State/Province  Country (do not abbreviate)  Postcode/Zip

Details of Foreign Tax Residency

Country of Tax Residency  Tax Identification Number (TIN)

**Note:** If you have more than 4 Controlling Person(s) / Beneficial Owner(s) that are Foreign Tax Residents outside of Australia, please photocopy this section to provide more details.

## Section 9 – Self Certification & Privacy Statement.

### Privacy Statement.

I understand that Bank of Melbourne will collect, use and share personal information in accordance with its Privacy Statement available at: [bankofmelbourne.com.au/privacy/privacy-statement](http://bankofmelbourne.com.au/privacy/privacy-statement) or by calling us on 132 266

Our Privacy Statement also provides information about how you can access and correct your personal information and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

### I declare the following:

- 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.
- If the circumstances for the Entity or Controlling Person(s)/Beneficial Owner(s) change causing the information provided on this form to become incorrect, I will provide the updated information.

### Signature of Authorised Entity Representative.

This form must be signed by an appropriate Entity Representative which may include an authorised officer or director of a company, a partner of a partnership, a trustee of a trust, an executor of an estate, or an authorised representative (verified and held by) to act on behalf of the Entity account holder.

Signature of authorised person

Date (DD/MM/YYYY)

Contact number

Full name (please print)

Position held

### Next Steps.

**Step 1** Ensure all relevant sections of the form are completed

**Step 2** Authorised Entity Representative to sign and date form

**Step 3** Return the form back to your relationship manager or banking representative

If you have any questions about this form, please contact your relationship manager or banking representative.

### Accessibility support.

Bank of Melbourne welcomes calls through the National Relay Service. If you are deaf, hard of hearing, or have speech/communication difficulty, choose your access option detailed on [National Relay Service](#).

Where English is a second language, contact us and a banker can arrange a language interpreter.

Visit [Bank of Melbourne Accessibility](#) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is a second language.

## Tax Entity Classification Self-Declaration Form.

### Form Purpose.

All Australian Financial Institutions are required to comply with the legislative provisions of the Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA).

The Westpac Group is required to collect a foreign tax residency self-certification (including in case of an entity, the entity's CRS & FATCA status) for all account holders and where relevant, Controlling Persons, including Beneficial Owners and Associated Parties (e.g. Trustees and Partners). The information collected together with relevant financial account information is reported to local tax authorities which then exchange this information with their international peers.

This form applies to both new-to-bank and existing-to-bank customers when opening an account or when updating their information following a change in circumstance.

Bank of Melbourne does not provide advice. If you are unsure about your foreign tax residency status, you should consult an accredited tax professional.

Provide an IRS W form if your FATCA tax residency status is not covered in this form.

For more information about CRS and FATCA, visit the following websites:

- Australian Taxation Authority (ATO)
- Automatic Exchange Portal on the OECD
- Internal Revenue Service (IRS).

### Form Definitions.

#### Definitions for Section 2.

- **Foreign Tax Resident:** Refers to an individual or an entity that is tax resident in a foreign country, i.e. if you are opening an account in Australia then any country outside of Australia is considered to be foreign.
- **Tax Identification Number:** A TIN is an identifying number or equivalent issued by a particular country to individuals and entities for tax identification and administration purposes.

#### Definition of Exempted Entities for Section 4.

- **Publicly listed companies and their Subsidiaries:** Any company with stock regularly traded on an established securities exchange.
- **Related Entity:** Either entity controls the other Entity, or the two Entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.
- **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 Sections 5 and 6.

- **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.

### Form Definitions (continued).

- **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 evidence 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.
- **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.
- **Non-CRS participating jurisdiction:** A Participating Jurisdiction is a jurisdiction that's agreed to automatically exchange the information set out in the CRS. Countries that haven't agreed to do so are called non-CRS Participating Jurisdictions.