

Dear Valued Customer,

Please read the instructions below before completing the KYC, FATCA & CRS forms in respective to your account type.

Personal/ Individual Account:

- The account holder (s) is / are required to complete and sign the Individual KYC form in line with his/her information. In the case of joint account relationship, all account holders are required to fill and sign a separate form.
- Account holders are required to provide his / her updated Emirate ID card copy and a copy of his / her passport.
- Account holder are required to provide signed FATCA and CRS self-certification/ declaration forms in the event when no forms has been obtained previously by you.
- The CRS / FATCA Self-Certification form provided by the customer will remain valid unless there is a change in circumstances relating to the account holder's tax status or other mandatory fields included in the form. The customer must notify CBI if there is a change in circumstances that makes the form incorrect, outdated or incomplete and provide an updated CRS/FATCA Self-Certification form.
- If you are a US Person under US Internal Revenue Service ("IRS") regulations, you are also required to complete the relevant IRS/W9 form.
- Account holder are required to provide an updated income proof (salary slip, salary certificate, updated trade License, etc.).
- If you are completing the KYC, FATCA & CRS forms on behalf of someone else:
 - Please specify in what capacity you are completing the form. For example, you may be the custodian or nominee of an account on behalf of the account holder or you may be completing the form under a Power of Attorney.
 - A legal guardian should complete the form on behalf of an account holder who is a minor.
- Account holders are required to provide an updated proof of address (utility bills/Employer Letter/Tenancy Contract /Ijari, others.).
- Any additional income should be reflected in the KYC and supported by documentation.
- Expected account activities section should reflect the actual current transaction in the account and should be in line with the account type you acquire in our bank.

Entity/ Corporate Account:

- Entity controller(s) is / are required to complete the corporate KYC form in line with the entity information.
- Entity controller is required to provide an updated trade license/ company certificate.
- All legal document will remain valid unless there is a change in circumstances relating to the account (entity) information provided in the KYC (example: change in ownership, controlling powers, change in name, license activity,...etc., an updated share certificate, Memorandum of association, updated board resolutions, etc. to support the changes).
- Entity controller required to provide an updated IDs and Passports for all signatories and shareholders/partners.
- Entity controller is required to provide signed FATCA (W8BEN-E) and entity CRS self-certification/ declaration forms in the event when no forms have been obtained previously from the entity.

- The CRS / FATCA Self-Certification forms provided by the entity will remain valid unless there is a change in circumstances relating to the entity's tax status or other mandatory fields included in the form. The controller must notify CBI if there is a change in circumstances that makes the form incorrect, outdated or incomplete and provide an updated CRS/FATCA Self-Certification form.
- If the entity or any of the partners/shareholders are a US Person under US Internal Revenue Service ("IRS") regulations, you are also required to complete the relevant IRS/W9 form.
- If you are completing the KYC, FATCA & CRS forms on behalf of the entity :
 - Please specify in what capacity you are completing the form. For example, you may be the CEO, CFO, Director, Signatory, Power of Attorney.
- Entity controller is required to provide an updated financial statement as a proof of the company turnover and profit.
- Entity controller is required to provide an updated proof of address for the entity (utility bills/ Tenancy Contract /Ijari, others).
- Expected account activities section should reflect the actual current transactions in the account and should be in line with the account type you acquire in our bank.

Note: Please refer to the CRS Definitions if you require further clarification on the terms used in the FATCA/CRS Self-Certification / declaration forms.