

Declaration of Tax Residency for Individuals

- This form is intended for individuals only (including an account holder¹, a controlling person of a passive entity², a borrower in a loan portfolio, a beneficiary and a holder of a power of attorney or a signatory with a connection to the US or Canada) If you are a corporation / entity, fill out a Declaration of a Corporation / Entity form.
- At the request of the financial institution, you may also be required to provide a W-8 / W-9 form.
- This form is intended to determine whether an Account Holder or Controlling Person in an Account Holder which is a Passive Entity, as the case may be, is a U.S. Person and/or is a Resident of a Foreign Country³. In the event such Account Holder or Controlling Person is a U.S. Person and/or a Resident of a Foreign Country, and such Foreign Country is a Reportable Jurisdiction and the Account was classified as a Reportable Account according to Applicable Law, information relating to such Account Holder or Controlling Person shall be delivered to the U.S.A. and/or to such Foreign Country.
- Please note - the financial institution can not advise on tax matters in Israel and / or elsewhere and it can not opine with respect to the meaning of answers to be given to any question or declaration in this form. If you have any questions about filling out this form, including with respect to the determination of your tax residency status, or any matter which may have an effect on the information included herein, please consult with a tax advisor or your local tax authority.

Name of Individual		Date of birth		
ID/Passport number		Country of issuance of Passport		
Country	State/District	City	Street and number	Zip Code

1. U.S. Status (kindly mark the appropriate boxes with an X):

- ☐ **I am a non- U.S. Person** (I am not a citizen and I am not a resident of the United States and I don't hold a Green Card).
- ☐ **I am a U.S. Person** (A citizen or resident of the United States⁴, including a Green Card holder). Please provide a **W-9 form**.
- ☐ **I am a U.S. citizen that is not a resident.**
☐ **I am a U.S. citizen and a U.S. resident⁴.**
☐ **I am a U.S. resident (including a green card holder) that is not a U.S. citizen.**

2. Tax Residency (kindly mark the appropriate boxes with an X and fill out the necessary details)

- ☐ **Tax resident in Israel alone** – ID number: . I declare that I am a resident for tax purposes in the State of Israel alone, this is my only country of residence and I am not deemed a resident for tax purposes of any other country.
- ☐ **Tax resident in Israel and in other country/ies** (including United States)- I declare that I am a resident for tax purposes in the State of Israel and in the following countries, and I am not deemed a resident for tax purposes in any other country besides them:

Country	Local Tax Identification Number (TIN) ⁵	If there is no TIN - check one of the following:	
		The country does not issue a TIN	Other
a. Israel (ID number)	<div style="border: 1px solid black; width: 100px; height: 1.2em;"></div>		
b.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____
c.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____

¹ "Account holder" – with respect to a Financial Account which is not an insurance contract with redemption value or an allowance or annuity contract - a person registered as the account holder or a person identified by the reporting Israeli Financial Institution as the account holder and if a person who is not a financial institution holds a Financial Account of another person or for the benefit of another person, the other person shall be deemed to be the account holder, **or** an individual "controlling person" who is a controlling person of the entity which is the account holder.

² "Controlling Person", as defined in Section 135B of the Income Tax Ordinance [New Version] (please note that in a trust which Chapter Four of Part D of the Income Tax Ordinance [New Version] applies to or of a non-Israeli trust / similar arrangement: a trustee, a settlor, a protector and a beneficiary) .

Resident of a Foreign Country - a resident of a foreign country in accordance to the tax laws of such country, or an estate of a deceased ³ which was a resident of a foreign country in such country.

⁴ A U.S. resident - including a person who holds a work permit and a person who is deemed as a resident pursuant to the governing laws in the United States.

⁵ TIN (Tax Identification Number) is the taxpayer's identification number for tax purposes, i.e., the taxpayer identification number at the relevant tax authority. There are countries which do not issue a TIN, but they may issue another identification number which serves as a TIN.

- ☐ **Tax resident in other country/ies** (including United States)- I declare that I am a resident for tax purposes in the following countries, I am not a resident for tax purposes in the State of Israel and I am not deemed a resident for tax purposes in any other country besides them:

Country	Local Tax Identification Number (TIN)	If there is no TIN - check one of the following:	
		The country does not issue a TIN	Other
a.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____
b.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____
c.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____

3. I hereby declare and confirm as follows:

- a. All the information provided in this form is correct and complete. In any event of a change in the information provided in this form, I undertake to submit to the Bank a new form within 30 days.
- b. I declare that I am not a resident for tax purposes in any country other than the countries stated in Sections 1 and/or 2 above.
- c. I am aware that this form and the information provided herein may be reported to the tax authorities in Israel and/or abroad.
- d. I am aware that giving a false declaration is an offence which is subject to the penalties prescribed by law.
- e. I declare and confirm that I have performed and shall perform, as required and in accordance with any law, including any foreign law relevant and applicable to me, all the reporting duties governing me with regard to the account and/or the monies deposited into it, including for the payment of a loan/s and any other account related to me at the Bank⁶. I have performed and shall perform all the reporting obligations relating to the account, including income, the account's details, funds that shall be transferred from the account and funds that shall be deposited into the account and/or for the payment of loan/s. I have paid and shall pay all the taxes applicable to me in the relevant countries in connection with the account, or that I have filed or am acting to file an application for voluntary disclosure in connection with the account and the above mentioned monies in the relevant countries⁷.
- f. In the event that I declare that I am a tax resident in a foreign country including the United States or a US citizen, I hereby agree and confirm that if the Bank is required to provide information about me or the Account and / or the loan (the "Information") by a competent authority in Israel or abroad, or by someone on their behalf, the Bank will be entitled to transfer the Information, including by means of transfer outside the borders of Israel, and I hereby release the Bank in advance from any duty of confidentiality and/or liability imposed on it by virtue of any law in connection with me, the Account and/or the loan or any other Related account, and I shall have no plea and/or demand and/or claim against the Bank or anyone acting on its behalf in connection with the delivery and transfer of the Information as aforesaid.
- g. My declarations in this form and my consent to the furnishing of information shall apply to any account and/or loan and/or Related account at the Bank, whether existing or opened in the future.
- h. I declare that this form has been signed after obtaining the acknowledgment and consent of all the other parties in the account.⁸

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Name of individual	signature	date
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When the declarant is the guardian of the account holder - Name of guardian _____

In the account for the benefit of another person/ a nominee (agency) account ⁹, the undersigned declares as follow:

- a. I am the trustee/holder for the benefit of the beneficiary identified above, the beneficiary filled out the details and signed the form, I have no contradictory information with respect to the of beneficiary's status.
- b. Chapter Four of Part D of the Income Tax Ordinance [New Version] does not apply to the trust relationship between the trustee and the beneficiary.

Name of trustee	signature and stamp	date
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If Chapter Four of Part D of the Income Tax Ordinance [New Version] applies to the trust relationship between the trustee and the beneficiary or the account is held by a non-Israeli trust / similar arrangement, fill out a Declaration of a Corporation / Entity form.

⁶ Related account - including an account in which I am a holder, joint holder, a beneficiary, a trustee, a settlor of a trust, a controlling shareholder, whether the account is an existing account or an account that will be opened in the future.

⁷ If a request for voluntary disclosure is submitted, a copy of the application submitted must be attached.

⁸ Other parties - including the other account holders, beneficiaries trustee, controlling shareholders.

⁹ See section 12.6 of the Income Tax Circular No. 3/2016 regarding Trust Taxation dated August 9, 2016.