**QUESTIONNAIRE**

**OF AN INDIVIDUAL / INDIVIDUAL ENTREPRENEUR**

**in order to implement the requirements of the US FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) and the requirements of the OECD Uniform Automatic Exchange of Tax Information (CRS) [[1]](#footnote-2)**

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| 1. **GENERAL INFORMATION** | | | | | | | | |
| 1. | **Name in Russian** | |  | | | | | |
| 2. | **Name in English** | |  | | | | | |
| 3. | **Address of actual residence** | | Country  Address | | | | | |
| 1. **TAX RESIDENCY DETAILS (CRS)** | | | | | | | | |
| 4. | **Provide information on your tax status** | | | | | | | |
| **List all countries of tax residency, [[2]](#footnote-3)including Russia[[3]](#footnote-4)** | **Tax**  **number**  **(TIN or analog)[[4]](#footnote-5)** | | | | | **Specify the type of the specified**  **numbers [[5]](#footnote-6)** | |
|  |  | | | | | TIN  Analog | |
|  |  | | | | | TIN  Analog | |
| If there is no TIN or equivalent, provide a written explanation for the reason. The Bank reserves the right not to accept the written explanation of the reason after checking its validity. | | | | | | | |
| 4.1. | **I am not a tax resident in any country** | | | Yes, I am not a tax resident in any country  Not applicable | | | | |
| **In addition, give the following information:** | | | | | | | | |
| 5. | **Are you a tax resident in the following countries (territories)[[6]](#footnote-7):**  Antigua and Barbuda, Bahamas, Bahrain, Barbados, Cyprus, Dominica, Grenada, Malaysia, Malta, Saint Kitts and Nevis, Saint Lucia, Seychelles, Turks and Caicos Islands, UAE, Qatar, Vanuatu | | | | Yes, I am a tax resident in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (specify) | No, I am not a tax resident in any of these countries (territories)  *(proceed to Part III)* | | |
| **If you answered "Yes" to the previous question, fill in the following information:** | | | | | | | | |
| 5.1. | **Was the tax residency acquired under the "citizenship/residency in exchange for investment" program?** | | | | No | Yes, the tax residency was acquired under the "citizenship (residence) in exchange for investment" program | | |
| 5.2. | **Specify the country (territory) where you spent more than 90 days in the previous year (including the Russian Federation, if applicable)** | | | |  | | | |
| 5.3. | **Specify the country (territory) in which you paid personal income tax and filed a return for the previous year (including the Russian Federation, if applicable)** | | | |  | | | |
| 5.4. | **Specify the country (territory) where the centre of your life interests is located (including the Russian Federation, if applicable)** | | | |  | | | |
| 1. **US TAX RESIDENCY DETAILS (FATCA)** | | | | | | | | |
| 6. | **Are you a US citizen?** | | | | Yes, I am  *(provide a copy of your passport)* | | | No |
| 7. | **Do you have a permanent residence permit (permit to stay) in the U.S./Green Card holder** | | | | Yes, I have  *(provide a copy of your residence permit/Green Card)* | | | No |
| 8. | **Do you stay in the U.S. for a significant amount of time? [[7]](#footnote-8)** | | | | Yes  *(provide a copy of your passport)* | | | No |
| 9. | **Is the territory of the U.S. your place of birth?** | | | | Yes, it is  *(provide a copy of a document proving your place of birth in the U.S. or a certificate of loss of U.S. citizenship[[8]](#footnote-9))* | | | No |
| 10. | **Do you confirm that you are a U.S. tax resident?** | | | | Yes, I confirm  *(fill in the Consent to Transmission of Information form)* | | | No  *(proceed to Part IV)* |
| **If you answer "Yes" to one of the questions in Part III, complete the following information and fill in the Consent to Transfer of Information form:** | | | | | | | | |
| 11. | **U.S. Taxpayer Identification Number – TIN[[9]](#footnote-10)**  (specify either the SSN, EIN or or ITIN): | | | |  | | | |
| 1. **REPRESENTATIONS AND WARRANTIES** | | | | | | | | |
| I hereby certify that:  the information in this questionnaire is current, complete and accurate;  I shall be held responsible for providing incomplete and inaccurate information in accordance with applicable law;  I am advised that in case of refusal to provide the Bank with information about the tax residence and/or taxpayer identification number or its analog related to the implementation of measures under the Tax Code of the Russian Federation, as well as in case of incomplete information (in in particular, in case of failure to provide a taxpayer identification number or its analog or knowingly incorrect/ unreliable information, the Bank is entitled to refuse to conclude a new agreement; to refuse to perform transactions under an existing agreement; to unilaterally terminate existing agreements, in cases and in accordance with the procedure provided for by the Russian Federation laws.  I am informed that if I, as a U.S. tax resident, have refused (failed to sign a consent) to release the information provided and other information, including financial account information, to the IRS and/or the withholding agent, as required by the US Foreign Account Tax Compliance Act (FATCA), as well as to the authorised bodies of the Russian Federation in accordance with the requirements of the current laws of the Russian Federation, the Bank may refuse to carry out transactions; unilaterally terminate existing contracts; refuse to conclude a new contract as required by Federal Law No. 173-FZ dated 28.06.2014 "On the Specifics of Financial Transactions with Foreign Citizens and Legal Entities, on the Introduction and the Invalidation of Certain Provisions of Legislative Acts of the Russian Federation into/from the Code of Administrative Offences of the Russian Federation".  I hereby undertake to:  provide to the Bank, upon first request, documents confirming or refuting the information specified in this questionnaire, including with respect to the tax resident status within 15 (fifteen) working days from the date of receipt of such request;  notify the Bank of any changes in any fact specified in this Questionnaire, including changes in the circumstances affecting tax residency status, and provide information and supporting documents to the Bank within 30 (thirty) days from the date of their change. | | | | | | | | |

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signature full name

1. This Questionnaire is designed to identify an individual, an individual entrepreneur and a person engaged in private practice in accordance with the procedure established by law, to meet the requirements of Section VII.1 of Part One of the Tax Code of the Russian Federation, enacted by Federal Law No. 340-FZ dated 27 November 2017, as well as the requirements of Federal Law No. 173-FZ dated 28 June 2014 and the US Foreign Account Tax Compliance Act (FATCA). In the case of a US tax resident, the Organisation reserves the right to additionally request and accept a Form W-9. [↑](#footnote-ref-2)
2. Each state (territory) has its own rules for establishing tax residency. You may have one or more tax statuses. Information on the tax residency criteria of different states (territories) as well as the procedure for assigning a tax identification number (or its equivalent) is available on the website of the Organisation for Economic Cooperation and Development (OECD) at (<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>). If you have any questions about determining your tax residency status and/or how to assign a tax identification number (or its equivalent), you can contact a tax advisor or the competent authority in your country. The Company does not provide assistance or advice on tax residency. [↑](#footnote-ref-3)
3. You are a tax resident of Russia if you are actually in the Russian Federation for at least 183 calendar days during the next 12 consecutive months in accordance with Aticle 207 (2) of the Tax Code of the Russian Federation. Having Russian tax residency, as well as having a Russian TIN (Taxpayer Identification Number), does not in mean that you cannot be subject to other tax residency. To confirm your Russian tax residency, please see the information on the Russian FTS portal at https://www.nalog.ru/rn77/ip/interest/reg\_ip/resident\_rf/ [↑](#footnote-ref-4)
4. TIN – Tax Identification Number (TIN is a Russian abbreviature). Analog – a functional equivalent of TIN, which is used by the tax authorities in the relevant country of tax residency for the purposes of accounting tax liabilities, for example, ID number in the identity document, social security number (indicated in case of absence of TIN). [↑](#footnote-ref-5)
5. Specify the type of ID number you specified. It can be TIN (or other name of the taxpayer identification number used in the country of tax residency) or Analogue (such as the identification number on a passport or ID card, or the number on a social security card). Specify Analog in case you do not have TIN. [↑](#footnote-ref-6)
6. Countries that grant citizenship/residency in exchange for investment are listed on the OECD website at (https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/residencecitizenship-by-investment/#faqs) [↑](#footnote-ref-7)
7. A significant presence in the United States is recognized as being at least 31 days in the current calendar year and for at least 183 days in 3 years, including the current year and the two years immediately preceding it. Period of stay is calculated as follows: number of days in the United States during the year +1/3 of the number of days in the United States during the previous year + 1/6 of the number of days in the United States during the year before. Teachers, students, and interns temporarily present in the United States on F, J, M, or Q visas are not recognized as U.S. residents [↑](#footnote-ref-8)
8. Certificate of loss of Nationality of the U.S. on form DS 4083 from the Bureau of Consular Affairs of the U.S. Department of State. [↑](#footnote-ref-9)
9. TIN – Tax Identification Number in the U.S. assigned by the U.S. Internal Revenue Service. For individuals – Social Security Number assigned to the U.S. citizens and residents, EIN (Employer Identification Number) for entrepreneurs, ITIN – Individual Taxpayer Identification Number in the U.S. (to be specified if not eligible for an SSN). [↑](#footnote-ref-10)