

Please send your completed form back by one of the following methods:
Email: info@bankfirst.com.au
Mail: **Bank First Reply Paid 338 Camberwell VIC 3124**

Member Number

Victoria Teachers Limited | ABN 44 087 651 769

Why do I have to provide a Self-Certification?

Please provide us with details about your residency status for taxation purposes. This will help us comply with our compliance obligations under taxation laws including the Common Reporting Standard (CRS) and the US Foreign Account Tax Compliance Act (FATCA). The information also ensures compliance with non-resident withholding tax requirements and Anti-Money Laundering (AML) legislation. Please complete a separate Self-Certification form for each applicable account holder or controlling person.

A. Tax Residency

Your tax residency usually relates to the country or countries in which you have to lodge a tax return, which in most circumstances is a jurisdiction where you live and work. However, if a person is required to file a tax return or pay tax in a jurisdiction, they are likely to be a tax resident there.

For more information on tax residence, we advise you to consult your tax advisor or seek guidance from the OECD website; oecd.org or ATO website; ato.gov.au.

B. Entity Account Holder Details

Entity Type: Company Partnership Trust Sole Trader Superannuation Incorporated Unincorporated Trading Name Legal Name of Entity

Business Address

State Postcode Country

Postal Address (if different from above)

State Postcode Country

C. Entity Type

1. If the Entity account holder is a financial institution, is it a Non-Participating Foreign Financial Institution within the meaning of FATCA? Yes No 2. Is the Entity account holder a Passive Non-Financial Entity?¹ Yes No If **yes**, please complete a separate 'Self-Certification (Individual)' form and A 'Beneficial Owner' form for each Controlling Person²

D. Self-Certification – Tax Residency

1. Is the Entity a resident only of Australia for tax purposes? Yes No If **yes**, proceed to **Section – E. Declaration** otherwise go to next question.2. Is the Entity a United States resident or citizen for U.S. tax purposes? Yes No 3. Is the Entity a resident for tax purposes of another country other than Australia? Yes No If **yes**, please provide country and TIN details belowCountry TIN

4. If the Entity does not have a foreign taxpayer identification number (TIN), please provide written explanation as to why the Entity does not have a TIN

E. Declaration

I certify that I am authorised to sign on behalf of the Entity to which this form relates and the information provided on this form is true and correct. I agree that I will advise Bank First within 30 days of any change in circumstances that affects the Entity's tax residency or that causes any information provided on this form to become incomplete or inaccurate. I agree to provide Bank First with a new Self-Certification form in such circumstances. I acknowledge that Bank First may be required to provide this information to relevant tax authorities in accordance with the Bank's legal obligations (including where the Controlling Person has not provided a valid Self-Certification).

Name of Authorised Person Role of Authorised Person Signature Date / /

¹ A Passive Non-Financial Entity (NFE) is an entity that is not an Active NFE. An Active NFE must meet certain criteria including:

- Active NFEs by reason of income and assets: Less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income, and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income. 'Passive income would generally be considered to include the portion of gross income that consists of:
 - dividends and interest or income equivalent to interest;
 - rents and royalties, other than rents and royalties derived in the active conduct of a business, at least in part, by employees of the NFE;
 - the excess of gains over losses from the sale or exchange of Financial Assets that gives rise to the passive income described previously;
 - the excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any Financial Assets;
 - the excess of foreign currency gains over foreign currency losses or net income from swaps;
- publicly traded NFEs;
- governmental entities, international organisations, central banks or their wholly owned entities;
- start-up NFEs; or
- non-profit NFEs.

² A Controlling Person generally refers to any person holding 25% or more in an entity. If no natural person is identified as exercising control of the entity, the natural person who holds the position of senior managing official (e.g. directors) will be the Controlling Person of the entity. If you are a settler, trustee, protector or beneficiary of a trust account holder you are always treated as a Controlling Person of the trust.