

Checklist for Completing Common Reporting Standard Self-certification Forms

The purpose of this document is to provide certain information to support customers who are required to complete Common Reporting Standard (CRS) self-certification forms.

This document is not an alternative to clients reviewing, ascertaining and self-certifying their tax status under CRS rules. Responsibility for completing the CRS tax forms remains the sole responsibility of the person submitting the form.

This document does not provide tax advice—please consult your tax advisor if you require advice regarding your tax status. Definitions provided in this document have been taken from publicly available materials published by the Organisation for Economic Co-operation and Development (OECD) including the CRS commentaries.

Why am I required to provide a CRS tax form?

CRS laws require financial institutions in jurisdictions participating in CRS (including J.P. Morgan and Chase entities) to document all financial account holders at account opening.

Who completes the form?

The form should be completed by the Account Holder the person who holds the Financial Account, regardless of whether such person is a flow-through Entity. By way of example, the OECD CRS rules state that if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partners in the partnership. However, a person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as the Account Holder.

For joint or multiple account holders, please complete a separate form for each Account Holder.

What is a Controlling Person?

Controlling Persons are the natural persons who control an entity based upon Anti-Money-Laundering/Know-Your-Customer (AML/KYC) rules as set out under the Financial Actions Task Force (FATF). Under CRS, if there are no other Controlling Persons, then a senior managing official is the Controlling Person.

Which CRS tax residency self-certification forms are available?

There are three types of CRS forms; they include:

Form Type	Intended Users of the Form
	(See further instructions/exceptions on forms.)
CRS-I (Individual)	For use by an individual. Not relevant for institutions or entities.
CRS-E (Entity)	For use by an entity. Not relevant for individuals.
CRS-CP (Controlling Persons)	For use in respect of the Controlling Persons, either by ownership or control by other means, of certain entities referred to under the CRS as Passive Non-Financial Entities (Passive NFEs). Investment entities that are resident in non-Participating Jurisdictions and managed by another Financial Institution are treated as Passive NFEs under CRS and also need to provide details of their Controlling Persons on these forms. See notes for Controlling Persons for more information.

Checklist for Completing Common Reporting Standard Self-Certification Forms

Checklist for all forms:

- Have you completed the correct form? (See table.)
- Have you completed all mandatory fields (i.e., those field marked with an asterisk)?
- Have you provided a complete address?
- Has an authorized signatory signed the form?
- Have you printed the name and the capacity of the signor?
- If signed under Power of Attorney, did you include a copy of the Power of Attorney?
- Have you completed a Japan or Indonesia local specific form where booking is with JPM in these countries?

Notes about the CRS–E Form (Entity):

International Organization includes any intergovernmental organization (including a supranational organization), or wholly owned agency or instrumentality of such an organization, that: primarily comprises governments; and has in effect a headquarters or substantially similar agreement with a jurisdiction; and the income of which is not for the benefit of private persons.

A multinational group or company would not, solely by virtue of operating in more than one jurisdiction, be considered an international organization.

Additional checklist for the CRS–CP Form (Controlling Person):

- Did you provide a completed CRS–CP Form for each Controlling Person identified on your CRS–E Form *if* you classified the entity as a Passive NFE (Part 2 I.(g)) or an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution (Part2 1. (a)(i))?
- Is the CRS–CP Form signed? The form can be completed and signed by the Controlling Person, an authorized signer on behalf of the Controlling Person, or by an authorized person from the Passive NFE.
- Did you complete all mandatory fields (i.e., those fields marked with an asterisk)? This includes the current address, date of birth and place of birth of the Controlling Person?
- Is the legal name and country/jurisdiction of tax residence of the entity for which the person exercises control noted on the form?
- Have you provided the TIN (Taxpayer Identification Number) or a functional equivalent of the local jurisdiction?
- Have you identified the type of Controlling Person?

Common Reasons Your CRS Self-Certification Form Might Be Rejected

1. You used the wrong CRS self-certification form.

Go to the Organisation for Economic Co-operation and Development (OECD) website to download the latest version (and instructions) for either Form CRS-I (Individual) to be completed only if the client is a natural person, or Form CRS-E (Entity). Also, Form CRS-CP (Controlling Person) must be completed for each Controlling Person of entities that are Passive Non-Financial Entities (Passive NFEs). Note that US tax forms (Forms W-8 or W-9) do not satisfy documentation requirements for CRS.

2. Your entity information was incomplete.

The entity name must reasonably match that on your Certificate of Incorporation or formation documents. If you have recently executed an entity name change, please provide documentation that lists the old name, new name, and the date the name change occurred.

3. Your address was incomplete.

Ensure the current residence address is complete.

4. Your status information was incomplete.

Complete all the sections of the form required for your Entity Type and tax residence status. Based upon your election, you also may be directed to complete additional parts of the form under the Additional Entity Information section.

5. You did not sign or date the form.

Make sure the Declaration and Signature section is signed and dated. Print the name and enter the date (DD-MM-YYYY) the form was signed along with the signer's capacity. If a representative signs the form under a Power of Attorney, provide the supporting evidence that grants signing authority.

6. Your tax information number (TIN) was incomplete.

Including your TIN information is mandatory. You do not need to provide a TIN where your jurisdiction of tax residence does not issue TINs or the local law does not require one or you cannot otherwise obtain a TIN or its equivalent, but you must explain why.

7. The international organization information was wrong.

For a CRS-E Form, check the box in Part 2 that is most appropriate for your entity type. Note that "international organization" only includes any intergovernmental organization (including a supranational organization) or wholly owned agency or instrumentality of such an organization that primarily comprises governments; and has in effect a headquarters or substantially similar agreement with a jurisdiction; and the income of which is not for the benefit of private persons.

For example, arrangements substantially similar to headquarters arrangements include those that entitle the organization's offices or establishments in the jurisdiction (e.g., a subdivision, or a local or regional office) to privileges and immunities.

8. The CRS-CP Form was missing for Passive NFEs

A CRS-CP Form is required for any person who controls a Passive NFE.

- Use a CRS-CP Form for each person if you completed CRS-E Form for a Passive NFE in Part 2 1.(g), or an investment entity in a non-participating jurisdiction and managed by another financial institution in Part 2 1.(a)(i).
- If there are no natural person(s) who exercise control of the Entity, then the Controlling Person(s) will be the natural person(s) who holds the position of senior managing official.

For more on CRS forms, please visit jpmorgan.com/country/US/en/disclosures/tax-self-certification.