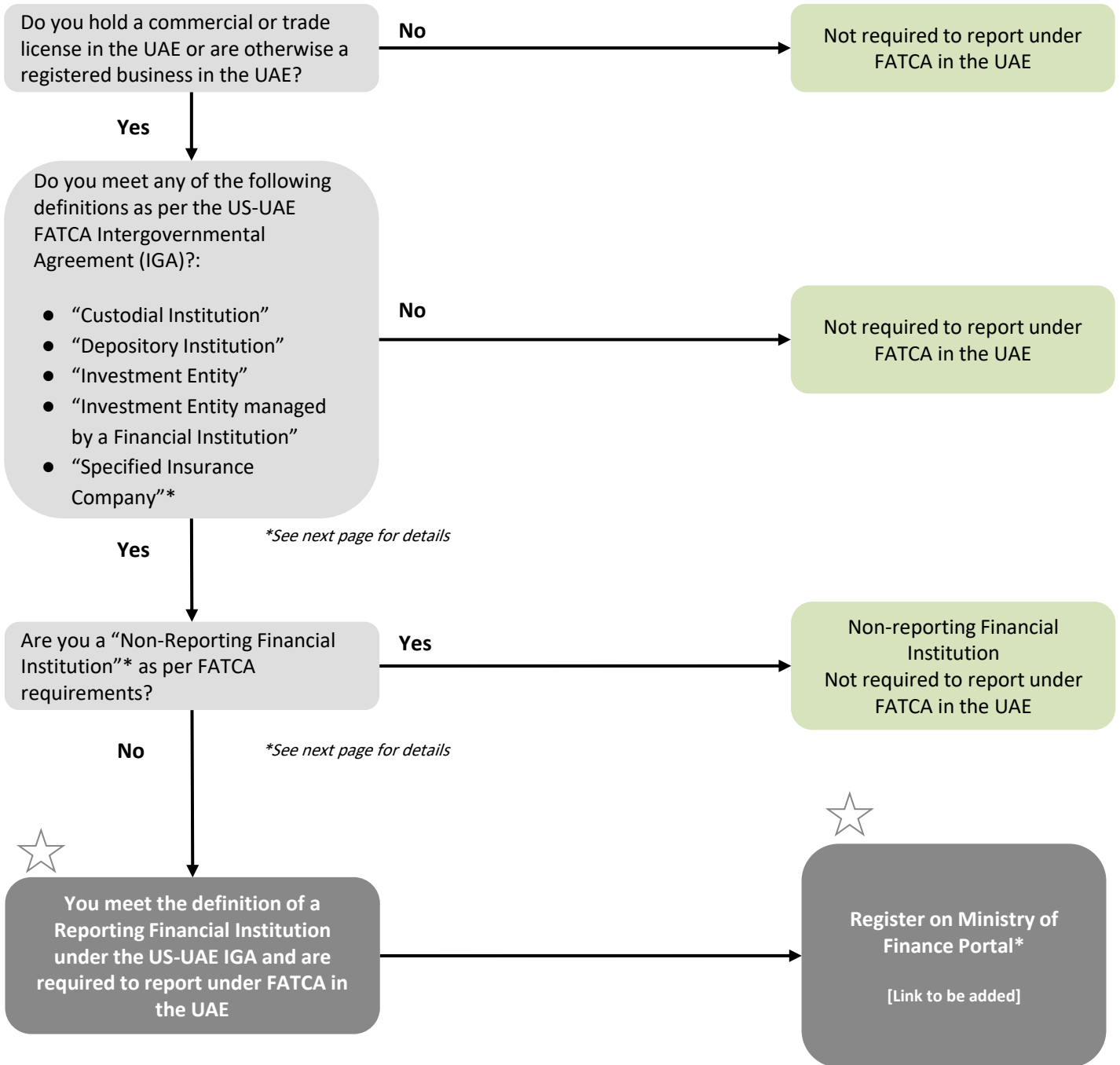




Foreign Account Tax Compliance Act (FATCA)

Do you have reporting obligations under FATCA in the UAE?



**See next page for details*

**See next page for details*



**If you have obtained a GIIN as a:*

on the may be required to register on the Ministry of Finance portal if you have obtained a GIIN for other purposes (e.g. Sponsoring entity, registered deemed compliant FFI) but may not have any reporting obligations.

Entities which have reporting obligations under FATCA in the UAE (Reporting Financial Institutions)

Depository Institution

Do you accept deposits in the ordinary course of a banking or similar business?



Custodial Institution

Do you hold "financial assets" on behalf of others?

Does your gross income from holding financial assets account for 20% or more of the total gross income as per the US-UAE IGA requirements?



Specified Insurance Company

Do you issue, or are you obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract?



Investment Entity

Do you primarily* conduct as a business one or more of the following activities for or on behalf of a customer:

- i. trading in money market instruments; foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
- ii. individual and collective portfolio management; or
- iii. otherwise investing, administering, or managing funds or money on behalf of other persons.



Investment Entity - Managed by a Financial Institution

Are you managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity?

and

Is your gross income primarily* attributable to investing, reinvesting, or trading in Financial Assets?

**(≥50% of gross income during the shorter of the prior three year period or the period in which the entity has been in existence)*

Entities which are financial institutions but do not have reporting obligations under FATCA in the UAE (Non-Reporting Financial Institutions)

Non Reporting Financial Institutions

Are you an entity that is a(n):

- Exempt Beneficial Owner:
 - UAE Government
 - International organisations
 - The UAE Central Bank
- Fund that qualifies as Exempt Beneficial Owners:
 - Broad participation retirement fund
 - Narrow participation retirement fund
 - Pension funds of an exempt beneficial owner
 - Investment entity wholly owned by an exempt beneficial owner
- Deemed compliant Foreign Financial Institutions (FFIs):
 - FIs with a local client base
 - Local UAE regulated bank
 - FIs with only low-value accounts
 - Qualified credit card Issuers
- Certain investment entities
- Trustee documented trusts
- Owner Documented FI