

Individual Form

U.S./NON-U.S. DECLARATION RELATING TO FOREIGN ACCOUNT TAX COMPLIANCE ACT

Account/Relationship Number(s): _____

Part I: Determining your status as a U.S. Person or Non-U.S. Person

Question 1 Are you or were you ever a U.S. citizen? (Including dual nationality)
Yes No

Question 2 Were you born in the United States or a U.S. territory?
Yes No
(U.S. territories: American Samoa, Federated States of Micronesia,
Guam, Midway Islands, Northern Mariana Islands, Puerto Rico,
Republic of Palau, U.S. Virgin Islands)

Question 3 Are you or were you ever a lawful permanent resident of the U.S. (i.e., a green
card holder)?
Yes No

If you answered “yes” to any of the questions above, please go to Part II.

If you answered yes to any of the questions above, but are no longer a U.S. citizen or lawful permanent resident, please provide us with: (i) an explanation regarding your renunciation of U.S. citizenship or the reason you did not obtain U.S. citizenship at birth; (ii) a copy of your Non-U.S. Passport; **and** (iii) a copy of your (A) Certificate of Loss of Nationality of the United States (if formerly a citizen), **or** (B) Form I-407 (Abandonment of Lawful Permanent Residence Status) which was filed with a U.S. Embassy (if formerly a lawful permanent resident), and go to Part III.

In order to determine if you are a resident alien of the United States, please answer the following questions:

Question 4 Do you have a temporary or permanent place of residence in the United States?
Yes No

If you answered yes to Question 4, please complete Appendix III.

Question 5 Have you been issued a U.S. visa which has not yet expired?
Yes No

If so, please list the type of visa, the date of issuance and the date of expiration:

Type of visa: _____

Date of issuance: _____

Date of expiration _____

Account/Relationship Number(s): _____

Also, please provide us with a copy of such visa.

Question 6 During calendar years 2012, 2013 and/or 2014, did you spend any time within the United States? If so, please provide the number of days of presence for each year below, and calculate the number of days of presence under the so-called "Substantial Presence Test" (do not round fractions to the nearest whole number.)

2014: _____ Multiplied by 1 = _____ = (A)
Number of Days in the U.S.

2013: _____ Multiplied by 1/3 = _____ = (B)
Number of Days in the U.S.

2012: _____ Multiplied by 1/6 = _____ = (C)
Number of Days in the U.S.

Total Number of Days Under the Substantial Presence Test = (A) + (B) + (C)

Total Number of Days Under the Substantial Presence Test = _____ + _____ + _____

Total Number of Days Under the Substantial Presence Test = _____

Question 7 Under the Substantial Presence Test calculation (above), were you present in the United States for at least 183 days?

Yes No

Question 8 If you answered yes to Question 7, then please indicate whether you ever filed IRS Form 8840 (Closer Connection Statement) or IRS Form 8833 (Treaty-Based Return Position Disclosure)?

Form 8840 Yes No
Form 8833 Yes No

If you ever filed Form 8840 or Form 8833, please provide us with a copy of the applicable Form as filed with the IRS.

Question 9 Are you tax resident in the United States for any other reason?

Yes No

(e.g. joint tax declaration as a married couple) If yes, please provide another explanation of your status as a tax resident in the United States:

IF YOU HAVE ANSWERED "NO" TO QUESTIONS 1 THROUGH 7 AND "NO" TO QUESTION 9, THEN PLEASE GO TO PART III.

Account/Relationship Number(s): _____

Otherwise, depending upon the answers you provided in this Part I, you may be a U.S. person for U.S. tax purposes. If you are uncertain whether you are a U.S. person, or believe you are not a U.S. person, please contact your Tax Advisor in order to discuss. **If you are a U.S. person, please complete Part II.**

Account/Relationship Number(s): _____

Part II: I am taxable in the United States of America as a U.S. Person and understand that my identity will be disclosed to the U.S. Internal Revenue Service (IRS).

I hereby authorize [Republic Bank (Guyana) Ltd] ("RBGL") to disclose my personal information under the above account/relationship number(s) to RBGL's custodians, the U.S. Internal Revenue Service (IRS), the [Country Name] government, and/or any third-party which RBGL has contracted with in order to assist with the administration of RBGL's obligations imposed by FATCA.

A completed and signed Form W-9, Request for Taxpayer Identification Number and Certification, is enclosed with this Appendix I, Part II for this purpose.

I hereby declare that in accordance with U.S. tax law I am the beneficial owner of the assets and income to which this declaration relates. In the course of my contractual relationship with RBGL, I undertake to inform RBGL immediately of any changes relating to the above declaration.

I have been informed of the consequences of this declaration, in particular that RBGL will disclose my identity to the IRS by means of the enclosed Form W-9, and hereby explicitly consent to this. I authorize RBGL to pass on such Form W-9 to the U.S. custodian or bank and I authorize RBGL, the bank or custodian to prepare annually the applicable Form 1099, and other information return(s) required under FACTA, to the IRS on the income I have earned in connection with the account/relationship number(s). For this purpose I release RBGL from any and all [Country Name] banking confidentiality requirements which may prevent compliance with FATCA **and sign the attached waiver in Appendix II to this effect.**

I acknowledge that the monies and/or securities held in my account, or in any custody account held by RBGL or its subsidiaries, agents or assigns, as trustee of any trust or director of any corporate entity for and on my behalf, the income on those monies and/or securities, or transactions relating thereto, are or may become subject to tax or other duties in the United States. I confirm that I will meet all taxes, duties and other financial obligations relating to my account/relationship number(s). I hereby explicitly waive my right to any claim against RBGL for any losses and/or other costs resulting from or relating to any tax liability in the United States.

Name

Signature of account holder

Date

Account/Relationship Number(s): _____

Part III: I am neither a U.S. citizen, a U.S. resident, or a green card holder ("Non-U.S. Person").

I hereby declare that I am the beneficial owner of the assets and income to which this declaration relates. In the course of my contractual relationship with RBGL, I undertake to inform RBGL immediately on my own initiative of any changes relating to the above declaration, in particular if I should become a U.S. person in accordance with the criteria listed in Part I above, and of all other relevant changes in this regard, (e.g. change of residence, change of address, etc.).

I acknowledge that the U.S.-related securities, if any, held by RBGL or any entity or relationship administered by RBGL in any account for or on my behalf, as well as the income on these accounts, securities or transactions relating thereto, are or may become subject to tax or other duties in the United States. I confirm that I will meet all taxes, duties and other financial obligations relating to my account/relationship number(s). I hereby explicitly waive my right to any claim against RBGL for any losses and/or other costs resulting from or relating to any tax liability in the United States.

Name

Signature of account holder

Date

Appendix II

Waiver of [Country Name] Confidentiality and Data Protection Laws

Client

Name(s): _____

Relationships/Entities: _____

(hereinafter collectively referred to as "the Client")

The Client maintains certain bank account(s), custodial account(s), security account(s) and/or other banking relationship(s) (the "Relationship") with [Republic Bank (Guyana) Ltd.] ("RBGL") of which the Client is a beneficiary, beneficial Owner and/or Settlor/Founder, Director, Foundation Council Member, Protector, Appointor or the holder of a Power of Attorney; and where RBGL may act as a Financial Institution, Fiduciary, Trust Administrator, Trustee, Protector, Company Manager and/or Administrator, Director, Officer, Registered Office and Agent, Foundation Council Member, Foundation Agent, Fund Administrator, Insurance Resident Representative, or in a similar capacity. The Client declares that he/she/it is a "United States Person" as defined under applicable U.S. Tax Laws, and that he/she/it has provided RB with a duly signed Form W-9, Request for Taxpayer Identification Number and Certification, or is reporting the Relationship with the RB inclusive of providing RB with evidence of the applicable filing.

As a result of various changes in the laws, regulations and rules of U.S. authorities and self regulatory organizations including applicable U.S. Tax information and reporting requirements, the Client herewith irrevocably instructs and authorizes RBGL (including its affiliates and agents) to disclose whether by means of physical delivery, telephone, fax, mail, email or any other means of communication, including but not limited to electronic data transmission, information about the Relationship and/or the Client to the United States Internal Revenue Service ("IRS"), any U.S. regulatory authority and self-regulatory organization that regulates any of RBGL's banker(s) or the bank(s) where the Relationship is maintained, whether or not the accounts associated with such Relationship hold cash, securities and other assets, any third party U.S. Custodian or other U.S. agent or affiliates of such bank(s) or custodian or where RBGL may have an obligation because of such laws, regulations or rules to disclose client information or information of the client. This information includes in particular but is not limited to, Client or Relationship details, such as name and address, transaction information and account balances (the "Data").

Further, the Client hereby expressly acknowledges and agrees to the following:

(i) Any Data disclosed in connection with this Waiver will be subject to the laws of the United States and will not be covered by [Country Name] law. The laws and regulations in the United States may not necessarily offer the same level of confidentiality, bank-client confidentiality or data protection as under [Country Name] law and may require the U.S. authorities/U.S. third parties to whom the Data is disclosed to disclose all or any part of the Data to other authorities or third parties; and

(ii) The provisions governing RBGL's [General Terms and Conditions] also apply to this Waiver.

Date: _____

Client's Signature/s: _____

Name(s): _____

Appendix III

LETTER OF EXPLANATION FOR NON-U.S. CLIENTS
WITH A U.S. RESIDENTIAL OR U.S. MAILING ADDRESS
OR U.S. PRINCIPAL BUSINESS ADDRESS

Client Name(s): _____

Name of Beneficial Owner(s), if other than Client (Please Print) _____

[Note: Where Client is an entity, (e.g., trust, foundation, corporation, partnership, etc.), each person connected to the entity for which RBGL (including its affiliates or agents) acts as a financial institution, fiduciary, trustee, director(s), officer(s), nominee shareholder or otherwise must be listed on the line above as well as sign and date the bottom of this form.]

The U.S. Internal Revenue Service requires non-U.S. clients with U.S. residential, U.S. mailing, OR U.S. principal business addresses to explain the reason for such U.S. address. Please use the space below to provide your explanation (please attach additional sheets, if necessary). **Please ensure your explanation is written in English.**

I understand that I must also submit additional documentation (e.g. copy of foreign passport) to further support my status as a non-U.S. client.

Signed

Date

Signed

Date

Signed

Date

IMPORTANT: This letter of explanation, along with a copy of a currently valid passport (or National ID) from your country of residence, must be provided prior to validation of the Form W-8BEN. RB may also require in support of your explanation herein, one piece of additional documentation that does not include a U.S. address. Such additional documentation includes a utility bill, a medical bill, or a financial statement from another firm.