

## **Guidance for Cayman Financial Institutions Requesting the Individual Tax Residency Self-Certification Form**

The Following pages contain an example of a form that could be used by a Cayman Financial Institution to collect data from individual customers and clients in relation to the CRS. This form has been devised following the input of various industry experts on CRS, as an example, as to what could be used in order to attempt to create some market consistency and assist Cayman Financial Institutions in developing validation systems.

It should not be seen as a mandatory form. Each Cayman Financial Institution is free to use its own form, but as a minimum a Cayman Financial Institution should collect the mandatory data detailed in the Cayman Islands [Tax Information Authority \(International Tax Compliance\) \(Common Reporting Standard\) Regulations \(2021 Revision\)](#) as amended by the [Tax Information Authority \(International Tax Compliance\) \(Common Reporting Standard\) \(Amendment\) Regulations, 2025](#) in accordance with local rules and guidance.

Fields marked with an asterisk (\*) are mandatory. For a self-certification to be valid it must contain the Individual Account Holder's (i) name, (ii) permanent residence address, (iii) jurisdiction(s) of residence for tax purposes, (iv) Tax Identification Number (TIN) or functional equivalent for each Reportable Jurisdiction, (v) date of birth, (vi) place of birth, (vii) signature or attestation of the form, and (viii) date of signature or attestation.

If a Cayman Financial Institution requests the form due to a change in circumstances or because indicia of reportable status is associated with the account, the Cayman Financial Institution may be required to obtain Documentary Evidence (as defined in the CRS and Commentary) that (i) confirms that the Account Holder is resident in a jurisdiction other than the relevant Reportable Jurisdiction; (ii) contains a current residence address outside the relevant Reportable Jurisdiction; or (iii) is issued by an authorised government body of a jurisdiction other than the relevant Reportable Jurisdiction.

If a Cayman Financial Institution knows or has reason to know that a self-certification is incorrect, it is expected that in the course of the account opening procedures the Cayman Financial Institution would obtain either (i) a valid self-certification, or (ii) a reasonable explanation and documentation (as appropriate) supporting the reasonableness of the self-certification (and retain a copy or a notation of such explanation and documentation).

## Individual Tax Residency Self-Certification Form INSTRUCTIONS

### Guidance for Individual Account Holder - Please read these instructions before completing the form.

The Cayman Islands [Tax Information Authority \(International Tax Compliance\) \(Common Reporting Standard\) Regulations \(2021 Revision\)](#) as amended by the [Tax Information Authority \(International Tax Compliance\) \(Common Reporting Standard\) \(Amendment\) Regulations, 2025](#) require Cayman Financial Institutions (FIs) to collect and report certain information about an account holder's tax residence in relation to the automatic exchange of information for tax purposes (AEOI). Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the [OECD automatic exchange of information portal](#). **In general, you will find that tax residence is the country/jurisdiction in which you live.** Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W9 form. For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal.

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside the Cayman Islands, the FI may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to The Department for International Tax Co-operation (DITC), the tax authority in the Cayman Islands and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information. This form is intended to request information consistent with local law requirements.

You can find summaries of defined terms such as an "account holder," "Controlling Person," and other terms in the Exhibit A. You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on [OECD tax resource centre](#). This form will remain valid unless there is a change in circumstances relating to information, such as the account holder's tax status or other mandatory field information, that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.

This form is intended to request information consistent with local law requirements.

**Please fill in this form if you are an individual account holder, sole trader or sole proprietor.**

For joint or multiple account holders, use a separate form for each individual person.

Where you need to self-certify on behalf of an entity account holder, do not use this form. Instead, you will need an "*Entity tax residency self-certification*."

If you are filling in this form on behalf of someone else, please tell us in what capacity you are signing in Section 4.

For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.

A legal guardian should complete the form on behalf of an account holder who is a minor.

Your tax adviser may be able to assist you in answering specific questions on this form and provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the [OECD tax resource centre](#).

## Individual Self-Certification

### Section 1: Account Holder Identification

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Account Holder Name*	Date of Birth* (dd/mm/yyyy)	Place* and Country of Birth*
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Permanent Residence Address:

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Number & Street*	City/Town*
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State/Province/County*	Post Code* (if any)	Country*
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Mailing address (if different from above):

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Number & Street	City/Town
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State/Province/County	Post Code (if applicable)	Country
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### Section 2: Declaration of U.S. Citizenship or U.S. Residence for Tax purposes

Please tick either (a) or (b) or (c) and complete as appropriate.

(a)  I confirm that I **am** a U.S. citizen and/or resident in the U.S. for tax purposes (green card holder or resident under the substantial presence test) and my U.S. federal taxpayer identifying number (U.S. TIN) is as follows:

\_\_\_\_\_

(b)  I confirm that I was born in the U.S. (or a U.S. territory) but am no longer a U.S. citizen as I have voluntarily surrendered my citizenship as evidenced by the attached documents.

(c)  I confirm that I **am not** a U.S. citizen or resident in the U.S. for tax purposes.

**Complete section 3 if you have non-U.S. tax residences.**

**Section 3: Declaration of Tax Residency (other than U.S.)**

Please complete the following table indicating for each country/ jurisdiction of residence identified (i) where the Account Holder is tax resident and (ii) the Account Holder’s Tax Identification Number (TIN). Note the TIN or functional equivalent should be consistent with the guidance published by the relevant jurisdiction on the [OECD Automatic Exchange of Information Implementation Portal](#).

If the Account Holder is resident in more than one jurisdiction for tax purposes, such Account Holder may not rely on the tiebreaker rules contained in tax conventions/treaties (if applicable) to solve cases of multiple residences for determining residence for tax purposes. Effective 1 January 2026, all jurisdictions of residence are to be declared in a self-certification.

If the Account Holder is tax resident in more than three countries/jurisdictions, please use a separate sheet.

If a TIN is unavailable, please provide the appropriate reason **A or B where indicated below**:

**Reason A** - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents

**Reason B** - The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

I hereby confirm that I am, for tax purposes, resident in the following countries (indicate the tax reference number type and number applicable in each country).

	Country/Jurisdiction of tax residence*	TIN*(or functional equivalent)	If no TIN available enter reason A or B
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

**Section 4: Declaration and Undertakings**

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder’s relationship with the recipient setting out how the recipient may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete. I undertake to advise the recipient promptly and provide an updated Self-Certification form within 30 days where any change in circumstances occurs which causes any of the information contained in this form to be inaccurate or incomplete. Where legally obliged to do so, I hereby consent to the recipient sharing this information with the relevant tax information authorities.

I acknowledge that it is an offence to make a self-certification that is false in a material particular.

Signature\*: \_\_\_\_\_

Date\* (dd/mm/yyyy): \_\_\_\_\_

Capacity\*: \_\_\_\_\_

**Note:** If you are not the Account Holder, please indicate the capacity in which you are signing the form.

## EXHIBIT A CRS DEFINITIONS

**Note:** These are selected definitions to assist you with the completion of this form. Further details can be found within the OECD “Common Reporting Standard for Automatic Exchange of Financial Account Information” (the “CRS”), the associated “Commentary” to the CRS, and domestic Regulations and guidance. This can be found at [the OECD tax resource centre](#) and the [DITC website](#).

**Account Holder** means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. 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 for purposes of the Common Reporting Standard, and such other person is treated as holding the account. In the case of a Cash Value Insurance Contract or an Annuity Contract, the Account Holder is any person entitled to access the Cash Value or change the beneficiary of the contract. If no person can access the Cash Value or change the beneficiary, the Account Holder is any person named as the owner in the contract and any person with a vested entitlement to payment under the terms of the contract. Upon the maturity of a Cash Value Insurance Contract or an Annuity Contract, each person entitled to receive a payment under the contract is treated as an Account Holder.

**Controlling Person** means the natural persons who exercise direct or indirect control over an entity.

In the case of a trust, such term means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term 'Controlling Persons' shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations (“FATF”).

### FATF Recommendations on Controlling Persons:

Identify the beneficial owners of the customer and take reasonable measures to verify the identity of such persons, through the following information. For legal persons<sup>21</sup>:

The identity of the natural persons (if any – as ownership interests can be so diversified that there are no natural persons (whether acting alone or together) exercising control of the legal person or arrangement through ownership) who ultimately have a controlling ownership interest<sup>22</sup> in a legal person; and

to the extent that there is doubt under (a) as to whether the person(s) with the controlling ownership interest are the beneficial owner(s) or where no natural person exerts control through ownership interests, the identity of the natural persons (if any) exercising control of the legal person or arrangement through other means.

Where no natural person is identified under (a) or (b) above, financial institutions should identify and take reasonable measures to verify the identity of the relevant natural person who holds the position of senior managing official.

**Entity** means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

**Participating Jurisdiction** means a jurisdiction (i) with which an agreement is in place pursuant to which it will provide the information specified in Section I (of the CRS), and (ii) which is identified in a published list.

**Reportable Account** means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

**Reportable Jurisdiction** means a jurisdiction (i) with which an agreement is in place pursuant to which there is an obligation in place to provide the information specified in Section I, and (ii) which is identified in a published list.

**Reportable Person** means a Reportable Jurisdiction Person other than: (i) an Entity corporation the stock of which is regularly traded on one or more established securities markets; (ii) any Entity corporation that is a Related Entity of an Entity corporation described in clause (i); (iii) a Governmental Entity; (iv) an International Organisation; (v) a Central Bank; or (vi) a Financial Institution.