

Effective from  
1 December 2017

# Individual tax residency self-certification form

Denmark is part of an international effort to prevent tax evasion. For this reason, Nykredit is obliged to report information on a customer's tax residence and disclose this information to the Danish tax authorities. Further explanation can be found overleaf.

Name: \_\_\_\_\_

Job title: \_\_\_\_\_

CPR no.: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Address: \_\_\_\_\_

Town/city: \_\_\_\_\_ Country: \_\_\_\_\_

What is your country of birth and town/city of birth? \_\_\_\_\_

In which country(ies) are you a citizen? \_\_\_\_\_

(NOTE: If you are born in the US, you are considered a US citizen, unless you have explicitly renounced US citizenship). I have renounced my US citizenship  (documentation for renunciation of citizenship must be enclosed)

Are you tax resident in other countries than DK?  Yes  No

(NOTE: If you are a US citizen, you are tax resident in the US)

## If Yes:

Please list the countries apart from Denmark in which you are tax resident together with your TIN/tax identification number. (See TIN details overleaf)

**If a TIN/tax identification number is unavailable, please provide the appropriate reason A, B or C where indicated below:**

A: The country does not issue TINs/tax identification numbers.

B: I am unable to obtain a TIN/tax identification number in the country – please explain below.

Country	TIN	or	tax identification number	I am unable to obtain a TIN/tax identification number due to:	
				A	B
_____	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>

**If you have ticked B, please explain below:**

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I am not a citizen or tax resident in countries other than that/those set out above. Nykredit can contact me if further details are necessary.

I agree to advise Nykredit as soon as possible of any changes to the information contained herein and to provide Nykredit with an updated self-certification form.

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Date

Signature/Name and signature of guardian

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## FAQ and help

Intergovernmental agreements to exchange tax-related information have been concluded between OECD members and between Denmark and the US, the OECD Common Reporting Standard ("CRS") and the Foreign Tax Compliance Act ("FATCA"). Under the agreements, financial institutions must report information about an account holder's tax residence, deposits, etc, to the Danish tax authorities, SKAT, which will pass on the information to the tax authorities in the country where the financial institution is located.

### What is a TIN?

A TIN is a number which is used to identify the individual taxpayer.

### If I have a TIN and/or citizenship in another country, do I have to pay tax to that country?

It depends on the agreements entered into between Denmark and the country concerned and this country's own tax residence rules. In general, you are only liable to pay tax in the country in which you reside. However,

special circumstances may cause you to be tax resident in more than one country at the same time.

For instance, in certain circumstances you may automatically be tax resident in your country of birth.

This includes among other things the US. The Bank does not provide advice on tax residence. If you are in doubt, you should seek advice from an accountant or a tax expert.

### Who are generally assigned a TIN?

For instance, if you have a holiday home in Sweden, you will typically also have a Swedish TIN. Your TIN may appear on the property tax demand note. If you are a German citizen, for example, the number may be written in your German passport.

### Exchange of information

Denmark has concluded agreements on the exchange of tax information with the EU, the OECD countries and the US. Such information includes your identification data,

your foreign TIN as well as your bank and custody account balances. The Danish tax authorities will disclose the information to the relevant country.

### Why do I have to specify the TIN type?

Some countries have different types of TIN. In the US, the TIN may be a Social Security Number (SSN), an Individual Taxpayer Identification Number (ITIN) or an Employer Identification Number (EIN).

### What happens if I do not complete this individual tax residency self-certification form?

If you do not fill in the required information in this "Tax residency self-certification form", Nykredit is required to register you as "recalcitrant" and to report your information to the Danish tax authorities. They will then disclose your information to the relevant country in the same manner as if you were tax resident in that country.

Where to get help  
Call +45 70 10 90 00

## Examples of tax identification numbers

Country	TIN structure	Type of TIN
Sweden	yymmddNNNN (year, month, day and four numerals)	Swedish personal identification number (there is only one type)
Norway Denmark	yymmddNNNN (year, month, day and five numerals) ddmmyyy-NNNN	Norwegian personal identification number (there is only one type) Danish CPR no
The US	NNN-NN-NNNN (three numerals – two numerals – four numerals)	SSN (Social Security Number) ITIN (Individual Taxpayer Identification Number) PTIN (Preparer Tax Identification Number)
Spain	LNNNNNNNL (one letter – seven numerals – one letter) NNNNNNNNL (eight numerals – one letter)	NIE (Número de Identidad de Extranjero) for non-Spanish citizens DNI (Documento Nacional De Identidad) for Spanish citizens
France		IN appears from: Taxe d'Habitation, Taxe Foncière and No Fiscal Déclarant

For more information on TIN, visit the OECD's website:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

## Definitions

FACTA	FATCA is short for "Foreign Account Tax Compliance Act" under US legislation. The Danish parliament has decided to comply with these rules. FATCA is aimed at identifying persons who are tax residents in the US but hold a financial account in a financial institution outside of the US.
CRS	CRS is short for "Common Reporting Standard". The standard is prepared by the OECD, and the countries that have implemented the CRS will exchange financial account information.
TIN	TIN means Tax Identification Number. A TIN is a unique combination of letters or numbers used to identify you in respect of the tax authorities.
US tax residence	You are tax resident in the US, are a US citizen, are resident in the US, have real estate in the US or have a valid work permit in the US. Note that you are automatically a US citizen if you are born in the US or have your US citizenship through one of your parents – unless you have actively renounced your citizenship
Tax residence	Tax residence is term used to indicate the country where you are liable to pay taxes, meaning the country entitled to collect tax from you. You may be tax resident in more than one country, for instance if you own real estate in another country.