



Instructions for Completing Form W-8BEN:

What it is: An IRS Form W-8BEN is a Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting purposes.

Purpose: By completing a Form W-8BEN, you confirm to us that you are not a US Taxpayer and you will avoid having taxes withheld from your interest payments.

Whom it applies to: Form W-8BEN is mandatory for all foreign customers who hold an account with BB Americas Bank. Each account holder (authorized signers on the account) must provide to the bank an individual completed, signed and dated Form W-8BEN.

Filling out Responsibility: It is the sole responsibility of the account holder(s) listed on the account(s) to complete their Form W-8BEN correctly. You may visit the [IRS](#) website for more information.

Additional Information:

Validity of Form W-8BEN: Form W-8BEN is valid for 3 years as of the date of signature on the form. The form expires on December 31 of the third year. BB Americas Bank will send you a notification via email or mail requesting the completion and return of a new Form W-8BEN when the most recent form on file nears expiry.

Why it is necessary to update Form W-8BEN every 3 years: Completing a new Form W-8BEN every 3 years is necessary to prove that your condition as a non-taxpayer in the USA remains in force and, thus, to avoid the withholding of taxes on interest earnings.

Responsibility of updating and submitting Form W-8BEN: Updating and returning Form W-8BEN prior to the expiration date is the sole responsibility of the account holder(s) listed on the account(s). If an updated Form W-8BEN is not provided to BB Americas Bank, the Bank, acting in accordance with the IRS regulations, must begin withholding taxes.

Submission of the Form: After completing and signing Form W-8BEN, you must submit it to BB Americas Bank via your Online Banking access. [Learn How.](#)



Form W-8BEN <small>(Rev. October 2021)</small> Department of the Treasury Internal Revenue Service	Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals) ► For use by individuals. Entities must use Form W-8BEN-E. ► Go to www.irs.gov/FormW8BEN for instructions and the latest information. ► Give this form to the withholding agent or payer. Do not send to the IRS.	OMB No. 1545-1621
Do NOT use this form if: <ul style="list-style-type: none">• You are NOT an individual W-8BEN-E• You are a U.S. citizen or other U.S. person, including a resident alien individual W-9• You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the United States (other than personal services) W-8ECI• You are a beneficial owner who is receiving compensation for personal services performed in the United States 8233 or W-4• You are a person acting as an intermediary W-8IMY		
Instead, use Form:		
Note: If you are resident in a FATCA partner jurisdiction (that is, a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.		
Part I Identification of Beneficial Owner (see instructions)		
1 Name of individual who is the beneficial owner		2 Country of citizenship
3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.		
City or town, state or province. Include postal code where appropriate.		Country
4 Mailing address (if different from above)		
City or town, state or province. Include postal code where appropriate.		Country
5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)		
6a Foreign tax identifying number (see instructions)		6b Check if FTIN not legally required <input type="checkbox"/>
7 Reference number(s) (see instructions)		8 Date of birth (MM-DD-YYYY) (see instructions)
Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)		
9 I certify that the beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.		
10 Special rates and conditions (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph _____ of the treaty identified on line 9 above to claim a _____ % rate of withholding on (specify type of income): _____		
Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: _____		
Part III Certification		
Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:		
<ul style="list-style-type: none">• I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for chapter 4 purposes;• The person named on line 1 of this form is not a U.S. person;• This form relates to:<ul style="list-style-type: none">(a) income not effectively connected with the conduct of a trade or business in the United States;(b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;(c) the partner's share of a partnership's effectively connected taxable income; or(d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);• The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country; and• For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.		
Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.		
<div style="display: flex; align-items: center;"><div style="margin-right: 10px;">Sign Here </div><div><input type="checkbox"/> I certify that I have the capacity to sign for the person identified on line 1 of this form.</div></div>		
_____ Signature of beneficial owner (or individual authorized to sign for beneficial owner)		_____ Date (MM-DD-YYYY)
_____ Print name of signer		
<div style="display: flex; justify-content: space-between;">For Paperwork Reduction Act Notice, see separate instructions.Cat. No. 25047ZForm W-8BEN (Rev. 10-2021)</div>		