



Additional information

Alior Bank SA as the distributor of participation units in a collective investment institutions is entitled to transfer the data contained in this statement, as well as information about detection of indicia causing doubts on the credibility of the statement, to the collective investment institutions whose participation units have been or will be, in the future, handled on the basis of Client's orders or instructions submitted in Alior Bank SA, as well as to a providers of services of maintaining a register of participants to these institutions. The purpose of the transfer of the above-mentioned data, is the fulfilment of the obligations arising from FATCA legislation and CRS legislation for the collective investment institutions in the scope of determination of a tax residence of customers of these institutions, including the identification of customers being a taxpayers of the United States.

1. The data administrator is Alior Bank Spółka Akcyjna with its registered office in Warsaw, Łopuszańska 38D Street, 02-232 Warsaw (hereinafter: „Alior Bank SA”), registered in the District Court for the Capital City of Warsaw in Warsaw, XIII Division of the National Court Registry under numbers KRS 0000305178 , NIP 1070010731, REGON 141387142, share capital (paid-up capital): PLN 1 292 636 240 zł.
2. The purpose of the collection of the data referred to in this Declaration is to implement the obligations of Alior Bank SA in the scope of defining the tax residence of Clients of Alior Bank SA, including the identification of clients who are taxpayers of United States, according to the Agreement of 7 October 2014 between the Government of the United States of America and the Government of Republic of Poland to Improve International Tax Compliance and to Implement FATCA (hereinafter: “the Agreement”) and the Act of 9 March 2017 on international exchange of fiscal information (hereinafter: the “CRS Act”).
3. Indication of the tax residency other than Polish in points 1-2 of this Declaration or the declaration of meeting the definition of the taxpayer of the United States of America (choosing "YES" in point 3 of this Declaration) imposes on Alior Bank SA reporting obligations for the transmission of information to the tax authorities of the countries indicated in items 1-2 or of the United States of America (through the tax authorities of the Republic of Poland) the data of the account and its Holder. Reported data are, in particular, name, address, tax identification number, account number, account balance or value or interest, dividends, revenues from the sale of securities or other income received in connection with holding the account and other information required by the law.
4. Regardless of the submission of this declaration Alior Bank SA is obliged to verify the credibility of the declaration. In case of identifying any evidence that questions the credibility of the declaration, Alior Bank SA is obliged to fulfill its reporting obligations referred to in point 3 above. In order to verify the reliability of the declaration Alior Bank SA may request for additional documents necessary for the verification process.
5. Tax residency of the specified country should be understood as being liable to tax on worldwide income in this country in accordance with the provisions of the national law of this country. According to the Act of 26 July 1991 on Personal Income Tax (The Journal of Laws of 2012. item 361 with subsequent amendments.) subject to the tax on worldwide income in Poland are natural persons who:
 - a) has his/her place of residence within the territory of Poland
 - b) has his/her centre of personal or economic interests (centre of vital interests) within the territory of Poland;
 - c) stays within the territory of Poland longer than 183 days in a tax year.

The national law of other countries may provide different conditions for the tax residence purposes. Obtaining the tax resident status may be caused by for example: studying, taking up employment or prolonged journey in the country. Tax residence should be determined according to the relevant provisions of the agreements on avoidance of double taxation.

In rare cases it is possible to have more than one tax residence (e.g. US citizen residing in another country can be considered to be a resident of both countries). In such a situation, please provide us with the information about all countries in which the account holder is resident.

In case of doubts in determining the tax residence we recommend to contact your tax advisor.

6. The definition of the taxpayer of the United States of America (U.S. Person) shall be interpreted in accordance with the provisions of the Internal Revenue Code of the United States, according to which the taxpayer of the United States of America (U.S. Person) is a natural person that meets at least one of the conditions listed below:
 - a) has the citizenship of the United States of America,
 - b) has obtained permanent residency in the United States of America for any period in a tax year (the owner of the so-called Green Card),
 - c) has selected the residence of the United States of America for tax purposes under the conditions provided for in the regulations of the United States,
 - d) meets the length of stay test, namely:
 - I. the person stays in the United States of America for at least 31 days during the tax year and, at the same time
 - II. the number of days, in which the person stays in the United States of America during the current year and two previous calendar years, is at least 183 days. In determining the number of days apply a multiplier of 1 for the number of days in the current year, 1/3 of the number of days in the previous year and 1/6 for the number of days stay two years ago.

A detailed definition of the taxpayer of the United States of America, together with the exemptions, is included in the relevant provisions of the Internal Revenue Code of the United States of America.

7. In the case of a change of the status indicated in the declaration, the client is obliged to make another statement in accordance with the new actual and legal state within 30 days from the day on which the change of circumstances has taken place.
8. Declaration can be submitted only by an authorised person.