

Government of Republic of Moldova adhered to the **FATCA** obligations (Foreign Account Tax Compliance Act) on 26 November 2014, by signing the intergovernmental agreement **FATCA** (IGA 2-intergovernmental agreement, check the link: <https://home.treasury.gov/policy-issues/tax-policy/foreign-account-tax-compliance-act> . Hence the reporting of affected customers will be mixed: both to the US Internal Revenue Service (IRS) and to local authorities.

FATCA is an American law, which aims to combat tax evasion on the global financial system and ensure the automatic exchange of information between states, in a standard framework, based on bilateral agreements, with the primary objective of requiring foreign financial institutions to report to the U.S. tax authorities the income of direct or indirect beneficiaries paying taxes under U.S. law.

OTP BANK S.A. recognize the importance of **FATCA** and applies **FATCA** requirements in its activity, being registered on the Internal Revenue Service (IRS) portal with the status of „Participating Foreign Financial Institution” (PFFI), having the following identification **FATCA** code – „GIIN code” („Global Intermediary Identification Number”): **UH5299.00027.ME.498**.

According to the **FATCA** obligations, OTP BANK S.A., as a **PFFI** must comply with the identification, data collection and reporting requirements of directly or indirectly held accounts* of subjects that fall under the **FATCA** scope.

Therefore, when entering into a relationship with the bank, all individuals and legal entities whose country of tax residence is the U.S. will complete the **W-9** form and a **Waiver**, which allow the bank to report their account information to the IRS. If the country of tax residence is not the U.S., but clients, as applicable, identify themselves with at least one of the U.S. indicia, they will complete the **W-8BEN** form (in case of individuals) and **W-8BEN-E** form (in case of legal entities).

Also, any client of the bank, individual or legal entity, without exception, is required to self-certify (declare) regarding the presence or absence of U.S. indicia, by filling in the dedicated fields in the Bank’s questionnaire.

OTP BANK S.A. relies on your trust to ensure compliance with the legal requirements.

* Indirect ownership refers to individuals with U.S. indicia, who directly or indirectly own a substantial share (at least 10% or more) of the share capital of legal entity, who is the bank's client.