

Additional documentation required under the Common Reporting Standard

Dear Customer,

Under the Luxembourg law of 18 December 2015 on the Common Reporting Standard as regards mandatory automatic exchange of information in the field of taxation, commonly known as “CRS”, Banque et Caisse de l'Épargne de l'État, Luxembourg (hereinafter “Spuerkeess”) must identify any account holder(s) and/or controlling person of certain entities showing indicia of residence in jurisdictions participating in the Common Reporting Standard.

For these clients, each year, Spuerkeess will report their identity, the account number(s), the balances and the collected financial income, to the “Administration des Contributions Directes” (Luxembourg tax authority hereinafter “ACD”), which will be responsible for communicating this information to the appropriate tax authorities of the country or countries of residence of the person(s) subject to reporting.

Please note that if we do not receive a response from you, we will be legally required to report your information to the ACD, which will communicate it to all the participating jurisdictions for which indicia of your residence have been found.

For further questions as regards your tax status, please contact your tax adviser or the appropriate tax authority.

For any other questions, your Spuerkeess adviser and your branch are available to help you.

Yours sincerely

SPUERKEESS