

Reasonable Written Explanation

Customer Number(s): _____

Name on W-8BEN (Beneficial Owner): _____

I have a U.S. address and/or telephone number included either on my Form W-8BEN and/or my account records. However, being neither a U.S. citizen nor a permanent resident, I certify that I am a non-U.S. person as defined for U.S. income tax purposes. To support my claim of foreign status, please see indicated reason(s) below.

| Section I (Check only one of the acceptable reasons below) | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|----------------|---|--------------------------|--|-----------------|--|---------------------|---|---------------|--|-----------------------------|--|--|-------------|--|------------------------|--|--|-------------|--|--|--|--|--------------------------|--|
| <input type="checkbox"/> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Student</td> <td>I am a student at a U.S. educational institution and (if required) hold the appropriate visa (F,J, M or Q)</td> </tr> <tr> <td>Teacher / Trainee</td> <td>I am a teacher, trainee or intern at a U.S. educational institution or a participant in an educational or cultural exchange visitor program and (if required) hold the appropriate visa (J or Q)</td> </tr> <tr> <td>Diplomat</td> <td>I am a foreign individual assigned to a diplomatic post or a position in a consulate, embassy or international organization in the U.S. and (if required) hold the appropriate visa (A or G)</td> </tr> <tr> <td>Spouse/Child</td> <td>I am a spouse or unmarried child under the age of 21 years of an individual who meets one of the criteria described above</td> </tr> </table> | Student | I am a student at a U.S. educational institution and (if required) hold the appropriate visa (F,J, M or Q) | Teacher / Trainee | I am a teacher, trainee or intern at a U.S. educational institution or a participant in an educational or cultural exchange visitor program and (if required) hold the appropriate visa (J or Q) | Diplomat | I am a foreign individual assigned to a diplomatic post or a position in a consulate, embassy or international organization in the U.S. and (if required) hold the appropriate visa (A or G) | Spouse/Child | I am a spouse or unmarried child under the age of 21 years of an individual who meets one of the criteria described above | | | | | | | | | | | | | | | | | |
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| <input type="checkbox"/> | <p>I do NOT meet the substantial presence test because either (i) the time I have spent in the US during the current year is less than 31 days, OR ii) the time I have spent in the US during the current year and the previous two calendar years totals less than 183 days when calculated using the formula below:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="width: 25%;">Period</th> <th style="width: 10%;">Year</th> <th style="width: 15%;">Days in U.S.</th> <th style="width: 20%;">Factor</th> <th style="width: 30%;">Total</th> </tr> </thead> <tbody> <tr> <td>Current Year (CY)</td> <td></td> <td></td> <td>Multiple by 1</td> <td></td> </tr> <tr> <td>Immediate Prior Year (CY-1)</td> <td></td> <td></td> <td>Divide by 3</td> <td></td> </tr> <tr> <td>Next Prior Year (CY-2)</td> <td></td> <td></td> <td>Divide by 6</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>Must total less than 183</td> <td></td> </tr> </tbody> </table> <p><i>* Note: If the total above is equal or greater than 183 days, a Form W-9 may be required unless the closer connection exception is met.</i></p> | Period | Year | Days in U.S. | Factor | Total | Current Year (CY) | | | Multiple by 1 | | Immediate Prior Year (CY-1) | | | Divide by 3 | | Next Prior Year (CY-2) | | | Divide by 6 | | | | | Must total less than 183 | |
| Period | Year | Days in U.S. | Factor | Total | | | | | | | | | | | | | | | | | | | | | | |
| Current Year (CY) | | | Multiple by 1 | | | | | | | | | | | | | | | | | | | | | | | |
| Immediate Prior Year (CY-1) | | | Divide by 3 | | | | | | | | | | | | | | | | | | | | | | | |
| Next Prior Year (CY-2) | | | Divide by 6 | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Must total less than 183 | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | <p>Closer Connection Exception (only complete if Substantial Presence Test calculation resulted in more than 183 days)</p> <p>I meet the closer connection exception to the substantial presence test because I meet all of the following criteria:</p> <ul style="list-style-type: none"> I have been present in the United States for fewer than 183 days during the current year; I maintain a tax home in the country of _____ during the current year; and I have a closer connection during the current year to this country because <p>_____</p> <p>_____</p> <p>_____</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | <p>Other (Completion of explanation is required)</p> <p>Reasonable Explanation: The U.S. mailing address and/or U.S. telephone number is used for the following reason(s)::</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | |
|-------------------|--------------------------------------|------------------------|
| Print Name | Customer Signature (required) | Date (required) |
|-------------------|--------------------------------------|------------------------|

| For Branch Use Only | | |
|-----------------------------|---------------------|--|
| Foreign ID Type: | URN : | |
| Issuing Country: | Number: | Expiration Date: |
| Visa (if required) | Type of Visa: | Expiration Date: |
| Verified by /Date Received: | Reviewed by / Date: | RWE Expiry Date: (exp follows W-8BEN) |

¹With respect to 2020, an individual who intended to leave the United States but was unable to do so due to COVID-19 Emergency Travel Disruptions, may exclude a period of up to 60 calendar days of presence in the United States for purposes of applying the substantial presence test. See Rev. Proc. 2020-20 for details.