

STANLIB

Offshore Funds Investment Application Form - Legal Entities

Offshore services involved

PLEASE RETURN THIS COMPLETED FORM TO:

E-mail: offshoreinstructions@stanlib.com

Offshore Prospectus: A copy of the current prospectus is available at www.stanlib.com or by request from the Manager or Distributor.

ENTITY TYPE

<input type="checkbox"/> NON-PROFIT / CHARITIES	<input type="checkbox"/> TRUST	<input type="checkbox"/> INVESTMENT SCHEME	<input type="checkbox"/> LISTED COMPANY	<input type="checkbox"/> MEDICAL SCHEME	<input type="checkbox"/> RETIREMENT FUND
<input type="checkbox"/> SOCIAL CLUBS / STOKVEL	<input type="checkbox"/> CLOSE CORPORATION	<input type="checkbox"/> JOINT VENTURE	<input type="checkbox"/> LONG TERM INSURER	<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> UNLISTED COMPANY
<input type="checkbox"/> BODY CORPORATE					

IF MANAGER, IN TERMS OF EXCHANGE CONTROL, ARE YOU CATEGORISED AS: RETAIL INSTITUTIONAL

CLIENT DETAILS: LEGAL ENTITY

All partnerships must complete the addendum available on www.stanlib.com and submit the completed form with the new business application form. All entities are required to complete the Tax Information for Entities Annexures. This annexure is available on our website, www.stanlib.com. All controlling persons need to supply FICA/KYC documents.

REGISTERED NAME OF ENTITY	<input type="text"/>							
TRADE NAME	<input type="text"/>							
DATE OF INCORPORATION	<input type="text"/>	-	<input type="text"/>	-	<input type="text"/>	REGISTRATION NUMBER	<input type="text"/>	
	D	D	M	M	Y	Y	Y	Y
COUNTRY OF INCORPORATION	<input type="text"/>							
JURISDICTION OF OPERATION	<input type="text"/>							
OTHER INCOME (PLEASE SPECIFY)	<input type="text"/>							
PRINCIPAL PLACE OF BUSINESS	<input type="text"/>							

ADDRESS DETAILS

PHYSICAL ADDRESS

COMPLEX / UNIT / BUILDING NUMBER	<input type="text"/>	COMPLEX / BUILDING NAME	<input type="text"/>
STREET NUMBER	<input type="text"/>	STREET NAME	<input type="text"/>
SUBURB	<input type="text"/>	CITY	<input type="text"/>
COUNTRY	<input type="text"/>	POSTAL CODE	<input type="text"/>



POSTAL ADDRESS

SAME AS PHYSICAL ADDRESS

POSTAL ADDRESS TYPE PO BOX STREET ADDRESS PRIVATE BAG POSTNET SUITE

PO BOX NUMBER / STREET NUMBER	<input type="text"/>	POST OFFICE NAME / STREET NAME	<input type="text"/>
CITY OR TOWN	<input type="text"/>	PROVINCE / STATE / COUNTY	<input type="text"/>
POSTAL CODE	<input type="text"/>	COUNTRY	<input type="text"/>

SOURCE OF FUNDS

CODE:

<input type="checkbox"/> 01. Donations	<input type="checkbox"/> 04. Credit	<input type="checkbox"/> 07. Insurance pay out
<input type="checkbox"/> 02. Trade / business	<input type="checkbox"/> 05. Passive income (Rental / Dividends / Interest)	<input type="checkbox"/> 08. Tax refund
<input type="checkbox"/> 03. Venture capital	<input type="checkbox"/> 06. Savings	

PURPOSE OF INVESTMENT

CODE:

<input type="checkbox"/> 01. Start and expand a business	<input type="checkbox"/> 02. Education savings	<input type="checkbox"/> 03. Foreign exchange hedging	<input type="checkbox"/> 04. Save for retirement / financial goals	<input type="checkbox"/> 05. Winding up estate
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BUSINESS ACTIVITY

CODE:

<input type="checkbox"/> 01. Dormant company	<input type="checkbox"/> 04. Sales	<input type="checkbox"/> 07. Administrative and support service	<input type="checkbox"/> 10. Maintenance
<input type="checkbox"/> 02. Management / Consulting	<input type="checkbox"/> 05. Trust Management	<input type="checkbox"/> 08. Distribution	<input type="checkbox"/> 11. Marketing
<input type="checkbox"/> 03. Production and supply	<input type="checkbox"/> 06. Customer service	<input type="checkbox"/> 09. Financial services	<input type="checkbox"/> 12. Wholesale and retail

INDUSTRY

CODE:

<input type="checkbox"/> 01. Government, state owned enterprise, armed forces	<input type="checkbox"/> 05. Politics	<input type="checkbox"/> 09. Unemployed	<input type="checkbox"/> 13. Construction	<input type="checkbox"/> 17. Human health and social work activities
<input type="checkbox"/> 02. Gambling	<input type="checkbox"/> 06. Trust management	<input type="checkbox"/> 10. Administrative and support service	<input type="checkbox"/> 14. Professional, scientific, technical and education	<input type="checkbox"/> 18. Information, technology and communication
<input type="checkbox"/> 03. Non-profit / religious organisation	<input type="checkbox"/> 07. Mining and quarrying	<input type="checkbox"/> 11. Agriculture, forestry and fishing	<input type="checkbox"/> 15. Electricity, water, gas supply and waste management	<input type="checkbox"/> 19. Manufacturing, wholesale or retail
<input type="checkbox"/> 04. Real estate	<input type="checkbox"/> 08. Motor vehicles, transportation, distribution	<input type="checkbox"/> 12. Arts, entertainment, hospitality	<input type="checkbox"/> 16. Financial, investment and insurance	



CONTACT PERSON REPRESENTING LEGAL ENTITY

CONTACT PERSON'S FICA/KYC DOCUMENTS ATTACHED

TITLE NAME/S

SURNAME ID/PASSPORT NUMBER

PASSPORT EXPIRY DATE - - DATE OF BIRTH - -

D D M M Y Y Y Y D D M M Y Y Y Y

COUNTRY OF BIRTH

CELLPHONE (DIALING CODE) - TELEPHONE (DIALING CODE) -

EMAIL ADDRESS

COUNTRY OF RESIDENCE

NATIONALITY DO YOU HAVE DUAL CITIZENSHIP YES NO

IF OTHER PLEASE SPECIFY

ADDRESS DETAILS FOR CONTACT PERSON REPRESENTING LEGAL ENTITY

PHYSICAL ADDRESS

COMPLEX / UNIT / BUILDING NUMBER COMPLEX / BUILDING NAME

STREET NUMBER STREET NAME

SUBURB CITY

COUNTRY POSTAL CODE

POSTAL ADDRESS

SAME AS PHYSICAL ADDRESS

POSTAL ADDRESS TYPE PO BOX STREET ADDRESS PRIVATE BAG POSTNET SUITE

PO BOX NUMBER / STREET NUMBER POST OFFICE NAME / STREET NAME

CITY OR TOWN PROVINCE / STATE / COUNTY

POSTAL CODE COUNTRY

GROUP I INVESTMENT FUNDS

The minimum investment amount is USD2,500 or currency equivalent. **The below funds pay trailer commission except for the clean classes.**

Class Name	Share Class	Fund Currency	Investment Amount	Broker Initial Commission
STANLIB OFFSHORE UNIT TRUSTS				
Share Class(A, B1)*				
STANLIB Global Bond Fund		USD		
STANLIB Global Balanced Cautious Fund		USD		
STANLIB Global Balanced Fund		USD		
STANLIB Global Equity Fund		USD		
STANLIB European Equity Fund		EUR		
STANLIB Global Emerging Markets Fund		USD		
STANLIB Global Property Fund		USD		
STANLIB Multi-Manager Global Bond Fund		USD		
STANLIB Multi-Manager Global Equity Fund		USD		



Class Name	Share Class	Fund Currency	Investment Amount	Broker Initial Commission
STANLIB OFFSHORE UNIT TRUSTS		Share Class(A, B1)*		
MELVILLE DOUGLAS				
Melville Douglas Global Growth Fund Limited - USD Global Growth Fund		USD		
Melville Douglas Select Fund Limited - Global Equity Fund		USD		
Melville Douglas Income Fund Limited - USD Income Fund		USD		

* B1 & C Classes are clean and pay no trail commission. Where initial broker fees are not selected we will default to 0%.

EXPECTED FUTURE ACTIVITY

Please provide the following details for any regular payments you anticipate making into the class funds:

Class Name	Currency	Investment Amount	Frequency
1.			
2.			
3.			

BANK DETAILS

Payment by cheque is not accepted. Funds should be transferred and paid in the Class Fund's currency using the banking details listed below:

Currency	Account holding bank	Account number
Sterling (GBP)	Bank Name: Bank of New York Mellon, London SWIFT: IRVTGB2X Sort-Code: 70-02-25 IBAN: GB53IRVT70022554756360	Account Name: STANLIB Subs and Reds Account Number: 54756360 Address: One Canada Square, Canary Wharf, London
US Dollars (USD)	Bank Name: Bank of New York Mellon, New York SWIFT: IRVTUS3N ABA Number: 021000018	Account Name: STANLIB Subs and Reds Account No: 8901158895 Address: 101 Barclay Street, New York, NY 10286, United States
Euro (EUR)	Bank Name: Bank of New York Mellon, Frankfurt SWIFT: IRVTDEFX IBAN: DE50503303007714069711	Account Name: STANLIB Subs and Reds Account Number: 7714069711 Address: MesseTurm, Friedrich-Ebert-Anlage 49, 60308 Frankfurt am Main, Germany

Please ensure funds are transferred and paid in the Class Fund's currency and please note that third party payments are not permitted.



FATCA/CRS DECLARATION

Intergovernmental tax information exchange agreements exist between Jersey and USA, UK, South Africa and countries who have adopted the Common Reporting Standards. Personal account holders should expect that their personal and account information will be exchanged with the Jersey tax authority and thereafter any tax authority in which they have tax residence.

TAX INFORMATION *

As part of STANLIB's obligation to comply with the U.S. Foreign Account Tax Compliance Act (FATCA), we require you to provide us with your tax information where applicable and will keep a record of such information. We will only disclose this information to the relevant tax authorities if and when required as per FATCA regulation.

TAX INFORMATION FOR U.S. INDIVIDUALS *

ARE YOU A CITIZEN OR NATIONAL, OR RESIDENT FOR TAX PURPOSES IN THE U.S. YES NO

If you have selected 'YES', please submit the applicable United States of America Internal Revenue Services (IRS) forms and complete your Tax Identification Number below.

TAX IDENTIFICATION NUMBER:

If you have selected 'NO', you are not required to submit any IRS forms.

TAX INFORMATION FOR NON U.S INDIVIDUALS *

ARE YOU A CITIZEN OR NATIONAL OR RESIDENT IN ANY OTHER COUNTRY FOR TAX PURPOSES YES NO

Please indicate all countries (including South Africa) in which you are resident for tax purposes and the associated tax identification numbers in the table below. By ticking 'No' you confirm that you are unable to provide the required Tax Information on the table below.

Country(ies) of Tax Residency *	Tax Identification Number *
1.	
2.	
3.	
4.	
5.	

***Compulsory Section**

FATCA CLASSIFICATION FOR LEGAL ENTITY

2A. Please mark X only in one box below. (Refer to Annexure A for definitions of entities).

FATCA Classification		
2A.1	Participating Financial Institution / Registered Deemed Compliant Financial Institution or IGA Reporting Financial Institution	<input type="checkbox"/>
2A.2	Certified Deemed Compliant Financial Institution / Excepted Financial Institution or IGA Non Reporting Financial Institution	<input type="checkbox"/>
2A.3	Sponsored Financial Institution	<input type="checkbox"/>
2A.4	Foreign Financial Institution in non-IGA Jurisdiction	<input type="checkbox"/>
2A.5	Specified U.S. Person	<input type="checkbox"/>
2A.6	Non-Participating Foreign Financial Institution	<input type="checkbox"/>
2A.7	U.S. Person that is not a Specified U.S. Person under the relevant United States Regulations	<input type="checkbox"/>
2A.8	Active Non-Financial Foreign Entity which is regularly traded on an established securities market or affiliated thereto	<input type="checkbox"/>
2A.9	Active Non-Financial Foreign Entity (other than 2A.8)	<input type="checkbox"/>
2A.10	Passive Non-Financial Foreign Entity (If you tick this box, please include individual self-certification forms for your Controlling Persons) Indicate the total number of controlling persons <input type="text"/>	<input type="checkbox"/>



CRS CLASSIFICATION FOR LEGAL ENTITY

2B. Please mark X only in one box below. (Refer to Annexure A for definitions of entities).

CRS Classification		
2B.1	Financial Institution (if you are an Investment Entity, please see 2C below)	<input type="checkbox"/>
2B.2	Active Non-Financial Entity	<input type="checkbox"/>
2B.3	Active Non-Financial Entity which is a Governmental Entity, International organisation, Central Bank or entity wholly owned by one or more of the foregoing	<input type="checkbox"/>
2B.4	Recognised Pension scheme or plan	<input type="checkbox"/>
2B.5	Active Non-Financial Entity which is regularly traded on an established securities market or affiliated thereto	<input type="checkbox"/>
2B.6	Active Non-Financial Entity (other than those listed in 2B.3 or 2B.5 above)	<input type="checkbox"/>
2B.7	Passive Non-Financial Entity (If you tick this box, please include individual self-certification forms for your Controlling Persons) Indicate the total number of controlling persons <input type="text"/>	<input type="checkbox"/>

IF YOU HAVE TICKED 2.1, 2.3 OR 2.4 PLEASE PROVIDE YOUR / YOUR SPONSOR'S GIIN:

IF THE GIIN PROVIDED ABOVE IS ISSUED IN THE NAME OF YOUR SPONSOR, PLEASE PROVIDE YOUR SPONSOR'S NAME AS SHOWN ON THE IRS LIST:

2C

Only mark an x in the box above if you are a managed investment entity outside of a CRS participating jurisdiction. If this box is marked, please include individual self-certification forms for your controlling persons.

APPLICATION PAYMENT BANK DETAILS

Please indicate where the monies are being paid or transferred from. Please note that STANLIB Fund Managers Jersey Limited does not accept third party payments.

BANK NAME	<input type="text"/>
BRANCH	<input type="text"/> SWIFT/SORT/BRANCH CODE <input type="text"/>
ADDRESS	<input type="text"/>
ACCOUNT NUMBER	<input type="text"/>
ACCOUNT NAME	<input type="text"/>
SOURCE OF FUNDS	<input type="text"/>
SOURCE OF WEALTH	<input type="text"/>

Note: Please ensure all payment instructions are sent directly to the transferring bank and not to STANLIB. STANLIB will take no responsibility for forwarding any original payment instructions received with the application.

REDEMPTION PAYMENT BANK DETAILS

Please indicate where you will require proceeds to be sent to on withdrawal. Please note that proceeds will be sent by Electronic Bank Transfer. STANLIB Fund Managers Jersey Limited does not make third party payments.

BANK	<input type="text"/>
BRANCH	<input type="text"/> SWIFT/SORT /BRANCH CODE <input type="text"/>
ADDRESS	<input type="text"/>
ACCOUNT NUMBER	<input type="text"/>



understand the risk profile of these investments and that it is my/our obligation to familiarise myself/ourselves with and accept the risks associated with these investments. I/We acknowledge that my/our personal and account information will be exchanged with the Jersey tax authority and thereafter any tax authority in which I/We have tax residence. The mandate over the holding is that notified to the Manager on this application, or subsequently received in writing.

SIGNATURE OF
AUTHORISED SIGNATORY

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNATURE OF
AUTHORISED SIGNATORY

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

INTERMEDIARY DECLARATION

I/We, the Intermediary hereby confirm that I have satisfied myself as to the identity of the Investor and that I attach all the relevant certified KYC documentation to this form.

I/We acknowledge that for higher risk business further AML/CDD documentation may be requested. I/We also acknowledge that where scanned documentation is unclear, originals will be made available to the Manager or Administrator before the deal is captured.

I/We confirm we have made the investor(s) aware of the Groups Offshore Banking capabilities and have made the appropriate direct referral as necessary.

SIGNATURE OF INTERMEDIARY

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

STANLIB ONLINE ID

BROKER NAME

OFFSHORE BROKER CODE



Annexure A - Definitions of Entities

This list is not exhaustive, it only provides the main entity definitions. You may refer to the FATCA & CRS regulations on SARS website www.sars.gov.za for further definitions.

EXEMPT BENEFICIAL OWNERS

Exempt beneficial owners (EBOs) are specific classes of persons who are the beneficial owners of a payment that is treated as exempt. These persons do not have any reporting or registration requirements in relation to any financial accounts that they maintain. Additionally, reporting SA financial institutions are not required to review or report on accounts held by exempt beneficial owners.

Entity	Definition
Governmental Entity	The government of South Africa, any political subdivision of South Africa (which, for the avoidance of doubt, includes a state, province, or municipality), or any wholly owned agency or instrumentality of South Africa or any one or more of the foregoing (each, a "South African Governmental Entity").
International Organisation	Any international organisation or wholly owned agency or instrumentality thereof. This category includes any intergovernmental organisation (including a supranational organisation) <ol style="list-style-type: none"> 1. That is comprised primarily of non-United States governments; 2. That has in effect a headquarters agreement with South Africa; and 3. The income of which does not incur to the benefit of private persons.
Central Bank	An institution that is by law or government sanction the principal authority, other than the government of South Africa itself, issuing instruments intended to circulate as currency. Such an institution may include an instrumentality that is separate from the government of South Africa, whether or not owned in whole or in part by South Africa.
Treaty-Qualified Retirement Fund	A fund established in South Africa, provided that the fund is entitled to benefits under an income tax treaty between South Africa and the United States on income that it derives from sources within the United States (or would be entitled to such benefits if it derived any such income) as a resident of South Africa that satisfies any applicable limitation on benefits requirement, and is operated principally to administer or provide pension or retirement benefits.
Broad Participation Retirement Fund	A fund established in South Africa to provide retirement, disability, or death benefits, or any combination thereof, to beneficiaries that are current or former employees (or persons designated by such employees) of one or more employers in consideration for services rendered and: <ol style="list-style-type: none"> 1. Does not have a single beneficiary with a right to more than five percent of the fund's assets; 2. The fund receives at least 50% of its total contributions from sponsoring employers.
Narrow Participation Retirement Fund	A fund established in South Africa to provide retirement, disability, or death benefits to beneficiaries that are current or former employees (or persons designated by such employees) of one or more employers in consideration for services rendered and: <ol style="list-style-type: none"> 1. The fund has fewer than 50 participants 2. The fund is sponsored by one or more employers that are not investment entities or Passive Narrow Participation Retirement Fund; 3. The employee and employer contributions to the fund are derived from the earned income of the employee.
Pension Fund for Exempt Beneficial Owner	A fund established in South Africa by an exempt beneficial owner to provide retirement, disability, or death benefits to beneficiaries or participants that are current or former employees of the exempt beneficial owner (or persons designated by such employees), or that are not current or former employees, if the benefits provided to such beneficiaries or participants are in consideration of personal services performed for the exempt beneficial owner.
Investment Entity Wholly Owned by Exempt Beneficial Owners	An entity that is a South African financial institution solely because it is an investment entity, provided that each direct holder of an equity interest in the entity is an exempt beneficial owner, and each direct holder of a debt interest in such entity is either a depository institution (with respect to a loan made to such Entity) or an exempt beneficial owner.

DEEMED COMPLIANT FINANCIAL INSTITUTIONS

A deemed-compliant Financial Institution (FI) is a financial institution that is considered to have satisfied the requirements under FATCA and therefore is not subject to FATCA, without having to undertake the obligations under a Financial institution agreement with the IRS.

Entity	Definition
Financial Institution with local client base	The Financial Institution must be licensed and regulated as a financial institution under the laws of South Africa and it must have no fixed place of business outside of South Africa. At least 98 percent of the financial accounts by value maintained by the financial institution must be held by residents (including residents that are entities) of South Africa.
Local Bank	The financial institution operates solely as (and is licensed and regulated under the laws of South Africa as) <ol style="list-style-type: none"> (a) a bank or (b) a credit union or similar cooperative credit organization that is operated without profit.
Financial Institution with only low-value accounts	A South African financial institution satisfying the following requirements: <ul style="list-style-type: none"> • The financial institution is not an investment entity • The financial institution does not have more than \$50 million in assets on its balance sheet, and the financial institution and any related entities, taken together, do not have more than \$50 million in total assets on their consolidated or combined balance sheets.
Qualified credit card issuer	The financial institution is a financial institution solely because it is an issuer of credit cards that accepts deposits only when a customer makes a payment in excess of a balance due with respect to the card and the over payment is not immediately returned to the customer;
Investment entities that qualify as deemed-compliant FFIs and other special rules	The financial institutions described below are Non-Reporting South African financial institutions that shall be treated as deemed-compliant PFIs for purposes of section 1471 of the U.S. Internal Revenue Code: <ol style="list-style-type: none"> A. Trustee-Documented Trust. A trust established under the laws of South Africa to the extent that the trustee of the trust is a Reporting U.S. Financial Institution, Reporting Model 1 PFI, or Participating PFI and reports all information required to be reported pursuant to the Agreement with respect to all U.S. Reportable Accounts of the trust. B. Sponsored investment entity and controlled foreign corporation C. Sponsored, Closely Held Investment Vehicle. D. Investment advisors and investment Managers. An investment entity established in South Africa that is a financial institution solely because it <ol style="list-style-type: none"> 1. Renders investment advice to, and acts on behalf of, or 2. Manages portfolios for, and acts on behalf of, a customer for the purposes of investing, managing, or administering funds deposited in the name of the customer with a Financial Institution other than a Non-participating Financial Institution.



Entity	Definition
	E. Collective investment vehicle. An investment entity established in South Africa that is regulated as a collective investment vehicle, provided that all of the interests in the collective investment vehicle (including debt interests in excess of \$50,000) are held by or through one or more exempt beneficial owners, Active NFFEs, U.S. Persons that are not Specified U.S. Persons, or Financial Institutions that are not Non-participating Financial Institutions.

OTHER ENTITIES

Entity	Definition
U.S. Person	The term "U.S. Person" means: <ul style="list-style-type: none"> • A citizen or resident of the United States • A partnership created or organised in the United States or under the law of the United States or of any state, or the District of Columbia. • A corporation created or organised in the United States or under the law of the United States or of any state, or the District of Columbia • Any estate or trust other than a foreign estate or foreign trust • A person that meets the substantial presence test • Any other person that is not a foreign person
Specified U.S. Person	Specified U.S. person means any U.S. person other than: <ul style="list-style-type: none"> • A corporation the stock of which is regularly traded on one or more established securities markets; • Any corporation that is a member of the same expanded affiliated group as a corporation described in (1) above; • Any organization exempt from taxation or an individual retirement plan; • The United States or any wholly owned agency or instrumentality thereof; • Any State, the District of Columbia, any U.S. territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing; • Any bank; • Any real estate investment trust; • Any regulated investment company or any entity registered with the Securities Exchange Commission under the Investment Company Act of 1940; • Any common trust fund; • Any trust that is exempt from tax; • A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; • A broker; and • Any tax exempt trust.
Financial Institution (FI)	A financial institution, which is any non-U.S. entity that; acting for or on behalf of a customer: <ul style="list-style-type: none"> • Accepts deposits in the ordinary course of a banking or similar business, • As a substantial portion of its business, holds financial assets for the account of others, or • Is engaged (or holding itself out as being engaged) primarily in the business of investing, reinvesting, or trading in securities, partnership interests, commodities, or any interest in such securities, partnership interests, or commodities. A Financial Institution can either be participating or Non Participating.
Participating FI	A Participating FI means a financial institution that has agreed to comply with the requirements of an participating FI agreement, including a financial institution described in a Model 2 IGA that has agreed to comply with the requirements of an participating FI agreement. Under FATCA, to avoid being withheld upon, financial institutions (Participating FIs) may register with the IRS and agree to report to the IRS certain information about their U.S. accounts, including accounts of certain entities with substantial U.S. owners. In this case these FIs are participating FIs.
Non Participating FI	A Non-Participating Financial Institution (NPMFI) is a financial institution that is: <ul style="list-style-type: none"> • located in a jurisdiction that does not have an intergovernmental agreement with the US and the financial institution has not entered into a FATCA agreement with the IRS.
Non Financial Entity (NFE)	Any entity that is not a financial institution. A Non Financial Entity(NFE) can include privately held operating businesses, professional services firms, or certain other non-publicly-traded entities not involved in banking or financial-sector activities. A NFE will either be an Active NFE or a Passive NFE.
Active NFE	An Active NFE is one where: <ul style="list-style-type: none"> • Less than 50% of such entity's gross income for the preceding calendar year is passive income; and • Less than 50% of the assets held by such entity are assets that produce or are held for the production of passive income (calculated as a weighted average of the percentage of passive assets measured quarterly). Passive income includes dividends, interest, rents and royalties.
Passive NFE	A Passive NFE means any NFE that is not an Active NFE.

