

Disclaimer

This Quick Tax Reference Matrix is intended as a high-level overview of applicable tax rates and documents to be submitted by Clearstream Banking customers that use the Creation platform to Clearstream Banking for obtaining relief at source from, or by refund of, taxes applied at source to securities deposited in Clearstream Banking. It is not designed to give comprehensive information concerning all taxation issues relating to securities held with Clearstream Banking, including those mentioned in this document, nor to give exhaustive information on tax relief available by virtue of domestic or international law. It does not constitute legal or tax advice. Clearstream Banking believes the information provided in this Quick Tax Reference Matrix to be correct at the time of publication, but disclaims responsibility as to the accuracy and completeness of the information.

Note: Customers must refer to the following sources of information in the order indicated to obtain complete information and to obtain copies of most of the documents that are mentioned in this Quick Tax Reference Matrix:

1. Market Taxation Guide;
2. Clearstream Banking Announcements;
3. Customer Service Tax Help Desk.

The Quick Tax Reference Matrix is currently applicable for customers using the Creation platform only.

Average refund time

The estimated time for receiving a refund can vary depending on the time that the application is filed and the complexity of the information supplied in the reclaim form. Clearstream Banking has collected the information published in the "Average refund time" column of the Quick Tax Reference Matrix from sources considered reliable but does not guarantee the accuracy of the timings presented.

Where forms must be sent for receipt by Clearstream Banking

Duly completed and signed forms must be sent to one of the following addresses:

Prague (P)	Luxembourg (L)	Singapore (S)	Frankfurt (F)
Clearstream Operations Prague s.r.o. Attn: PTR - Tax Services Futurama Business Park Building B Sokolovska 662/136b CZ-18600 Prague 8 Czech Republic	Clearstream Banking S.A. Attn: OTL - Tax Services 42, avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	Clearstream Banking S.A. Singapore Branch Attn: Tax Singapore 9 Raffles Place #55-01 Republic Plaza Singapore 048619	Clearstream Banking AG Attn: Tax Support Frankfurt - OSF D-60485 Frankfurt am Main Germany Clearstream Banking AG Attn: Settlement Global - OAA / EA.08.301 D-60485 Frankfurt am Main Germany

The specific address to which each form is to be sent for receipt by Clearstream Banking is indicated in the matrix by "P", "L", "S" or "F", as appropriate.

Entries with an asterisk (*) character (for example, "P*") indicate that the customer is to submit the certification electronically (for example, via the [Upload BO List facility](#) on the Clearstream website) and that the submission will be handled at the respective address.

For all forms to be sent to Frankfurt; Forms regarding German Tax Reclaim/Tax Vouchers must be forwarded to Tax Support Frankfurt, while forms relating to UK stamp duty issues must be sent to the Settlement Global address in Frankfurt.

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Argentina	Government bonds and Listed corporate bonds	WHT: 0								
	Unlisted corporate bonds	WHT: 35 (15.05 if the issuer or recipient of the funds is a banking institution)	No				No			
	Equities	WHT: For profits accrued during 2019 and 2020 fiscal years: 7% For profits accrued from 2021 onward: 13% (Personal Asset Tax rate of 0.50% applicable over assets held as of 31 December of each calendar year)	No				No			
Armenia	Government bonds	WHT: 10	No				No			
	Supranational and international financial institutional (IFI) bonds	WHT: 0								

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Australia	Treasury bonds, semi-government securities and corporate bonds compliant with Section 128F (including Australian Commonwealth Treasury Notes, Global Bonds denominated in AUD and foreign debt securities carrying an Australian ISIN that have been issued by non-Australian borrowers)	WHT: 0 / 47 (Undisclosed residents of Australia)	Yes	Applicable to Australian residents only: • Breakdown of Holdings	Y	P	Yes	(applicable to Australian residents only) • Letter of Request to Clearstream Banking for Reclaim of Australian Withholding Tax • Breakdown of Holdings	P P	45 days
	Treasury bonds, semi-government securities and corporate bonds not compliant with Section 128F	WHT:10 / 47 (Undisclosed residents of Australia)	Yes	• Request for Application of a Reduced Rate of Australian Withholding Tax on Interest Payments • Breakdown of Holdings (if applicable) • Certificate of Exemption (if applicable) And, upon request: • List of Beneficial Owners - Australian Securities • Certificate of Residence	N Y N - -	P P P P P	Yes	• Letter of Request to Clearstream Banking for Reclaim of Australian Withholding Tax • Certificate of Exemption (if applicable) And, upon request: • Certificate of Residence • Credit Advice	P P P	45 days
	Equities	WHT: 30 / 47 (Undisclosed residents of Australia)	Yes	• Request for Application of a Reduced Rate of Australian Withholding Tax on Dividends • Breakdown of Holdings (if applicable) • Certificate of Exemption (if applicable) And, upon request: • List of Beneficial Owners - Australian Securities • Certificate of Residence	N Y N - -	P P P P P	Yes	• Letter of Request to Clearstream Banking for Reclaim of Australian Withholding Tax • Certificate of Exemption (if applicable) And, upon request: • Certificate of Residence • Credit Advice	P P P	45 days
	Trust Units	WHT: 0-45 (depending on the components announced) WHT: 47 (Undisclosed residents of Australia)	Yes	(For the unfranked dividends and interest components only): • Request for Application of a Reduced Rate of Australian Withholding Tax on Dividends • Breakdown of Holdings (if applicable) • Certificate of Exemption (if applicable) And, upon request: • List of Beneficial Owners - Australian Securities • Certificate of Residence	N Y N - -	P P P P P	Yes	(for unfranked dividends and interest components only) • Letter of Request to Clearstream Banking for Reclaim of Australian Withholding Tax • Certificate of Exemption (if applicable) And, upon request: • Certificate of Residence • Credit Advice	P P P	45 days

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Austria	Corporate bonds	WHT: 0								
	Government bonds	WHT: 0								
	Equities	WHT: 27.5	No				Yes	<ul style="list-style-type: none"> ZS-RE1 or ZS-RD1 Claim for repayment of Austrian withholding tax ZS-RE1A or ZS-RD1A Supplementary sheet Credit advice (full chain) Letter of Request to Clearstream Banking for Reclaim of Austrian Withholding Tax Fund Attestation for Investment Funds (if applicable) 	P P P P	Depending on the quality of the reclaim form and potential special requests for information based on the DTT at least 4 months
Belgium	Belgian bonds deposited with Euroclear Belgium (CIK SA/NV)	WHT: 30	No				Yes	<p>Quick refund:</p> <ul style="list-style-type: none"> Form 276 Int.-Aut. (or certificate of residence) or Attestation d'Exonération du Précompte Mobilier Non-Résidents <p>and:</p> <ul style="list-style-type: none"> Original Credit Advice Chain of Power of Attorney Per-payment corporate action instruction. <p>Standard refund:</p> <ul style="list-style-type: none"> Form 276 Int.-Aut. (or certificate of residence) or Attestation d'Exonération du Précompte Mobilier Non-Résidents <p>and:</p> <ul style="list-style-type: none"> Chain of original Credit Advices Chain of Power of Attorney Letter of Request for Reclaim of Belgian Withholding Tax on Belgian Securities and Power of Attorney Bank statement from the beneficial owner. 	P P P P P P P P P P	One month Partial tax refund based on a DTT: eleven months from the date of receipt by the Belgian Tax Authorities. Total tax refunds based on Belgian domestic law: one year from the date of receipt by the Belgian Tax Authorities.
	Belgian bonds deposited with NBB	WHT: 0 (exempt (X) accounts only)		In order to hold NBB-eligible securities, customers must submit: <ul style="list-style-type: none"> One-Time Certificate for Belgian Debt Securities integrated in the NBB X/N System 					P	

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Belgium (cont)	Equities	WHT: 30	Yes	Supranational and international organisations: <ul style="list-style-type: none"> Form 229 Per-payment corporate action instruction Foreign companies holding a "qualifying participation": <ul style="list-style-type: none"> Self-declaration for exemption of dividend withholding tax art. 264/1 Per-payment corporate action instruction. 	N Y N Y	P P P P	Yes	Quick refund: <ul style="list-style-type: none"> Form 276 Div.-Aut. (or certificate of residence) or Form 229 or Self-declaration for exemption of dividend withholding tax art. 264/1 and: <ul style="list-style-type: none"> Original Credit Advice Chain of Power of Attorney Per-payment corporate action instruction. Standard refund: <ul style="list-style-type: none"> Letter of Request to Clearstream Banking for Reclaim of Belgian Withholding Tax Form 276 Div.-Aut. (or certificate of residence) or Form 229 or Annex 26 Self-declaration for reduced dividend withholding tax rate of 1.6995% or Self-declaration for exemption of dividend withholding tax art. 264/1 Chain of original Credit Advices Chain of Power of Attorney Power of Attorney Statement of transactions for reclaims values over EUR 100,000 Bank statement from the beneficial owner Proof evidencing that the beneficial owner has held the securities in full ownership for an uninterrupted period of at least 60 days. 	P P P P P P P P P P P P	One month from the date on which Clearstream Banking receives the certified documents. For a partial tax refund based on a DTT: 11 months from the date of receipt by the Belgian Tax Authorities. For total tax refunds based on Belgian domestic law: One year from the date of receipt by the Belgian Tax Authorities.

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Bulgaria	Listed corporate bonds	WHT: 0											
	Non-listed corporate bonds	WHT: 10	Yes	<ul style="list-style-type: none"> One-time Certificate for Bulgarian Withholding Tax Purposes Claim form Power of Attorney List of Beneficial Owners - Bulgarian Securities 	N	L	Yes	<ul style="list-style-type: none"> Claim form Credit Advice Power of Attorney Letter of Request to Clearstream Banking for Reclaim of Bulgarian Withholding Tax 	L	Standard refund: Two months			
	Government bonds	WHT: 10	Yes	<ul style="list-style-type: none"> One-Time Certificate for Bulgarian Government Bonds List of Beneficial Owners - Bulgarian Government Bonds Certificate of Residence Declaration of the beneficiary of the income 	N	L	Yes	Quick refund: <ul style="list-style-type: none"> One-Time Certificate for Bulgarian Government Bonds List of Beneficial Owners - Bulgarian Government Bonds Certificate of Residence Declaration of the beneficiary of the income Standard refund: <ul style="list-style-type: none"> Claim Form Chain of original Credit Advices Letter of Request to Clearstream Banking for Reclaim - Bulgarian Government Bonds 	L				
	Listed government and municipal securities	WHT: 0									Y	L	L
	Non-listed government and municipal securities	WHT: 10									N	L	L
Equities	WHT: 5	Yes	<ul style="list-style-type: none"> One-time Certificate for Bulgarian Withholding Tax Purposes Certificate of Residence List of Beneficial Owners - Bulgarian Securities 	N	L	Yes	<ul style="list-style-type: none"> Claim form Credit Advice Power of Attorney Letter of Request to Clearstream Banking for Reclaim of Bulgarian Withholding Tax 	L					

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Canada	Debt securities	WHT: 0 / 25		No withholding tax is imposed on interest paid on Canadian debt securities in Clearstream Banking. The only exceptions are in very rare cases of related non-residents not dealing "at arm's length" with the issuer and for Participating Interest, in which cases 25% withholding tax is applicable and may be applied upon request from the customer.						
	Equities	WHT: 25	Yes	<ul style="list-style-type: none"> • One-Time Certificate - Canadian Equities and Trust Instruments • CRA Form NR301 (own assets) • Per-payment instruction via SWIFT (formatted MT565), Xact Web Portal or CreationOnline message • Certificate of Exemption (if applicable) And, upon request: <ul style="list-style-type: none"> • CRA Form NR301 (customer as intermediary) • List of Beneficial Owners - Canadian Securities • Certificate of Residence 	N	P	Yes	Quick refund: <ul style="list-style-type: none"> • One-Time Certificate - Canadian Equities and Trust Instruments • CRA Form NR301 (own assets) • Breakdown of Holdings • Certificate of Exemption (if applicable) And, upon request: <ul style="list-style-type: none"> • CRA Form NR301 (customer as intermediary) • List of Beneficial Owners - Canadian Securities • Certificate of Residence Standard refund: <ul style="list-style-type: none"> • NR7-R application for Refund of Non-resident Tax Withheld • Certificate of Exemption (if applicable) • Request for Refund from the Canada Revenue Agency • Beneficial Ownership Affidavit with Registered Ownership (Notarised) • Credit Advice • Letter of Request to Clearstream Banking for Reclaim of Canadian Withholding Tax And, upon request: <ul style="list-style-type: none"> • CRA Form NR301, NR302 or NR303 	P	Quick refund: 2 weeks
	Trust instruments	WHT: 25	Yes	<ul style="list-style-type: none"> • One-Time Certificate - Canadian Equities and Trust Instruments • CRA Form NR301 (own assets) • Breakdown of Holdings (if applicable) And, upon request: <ul style="list-style-type: none"> • CRA Form NR301 (customer as intermediary) • List of Beneficial Owners - Canadian Securities • Certificate of Residence 	N	P	Yes	Quick refund: <ul style="list-style-type: none"> • One-Time Certificate - Canadian Equities and Trust Instruments • CRA Form NR301 (own assets) • Breakdown of Holdings And, upon request: <ul style="list-style-type: none"> • CRA Form NR301 (customer as intermediary) • List of Beneficial Owners - Canadian Securities • Certificate of Residence 	P	Quick refund: 2 weeks

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Canada (cont)								Standard refund: <ul style="list-style-type: none"> NR7-R application for Refund of Non-resident Tax Withheld Breakdown of Trust Unit components Certificate of Exemption (if applicable) Request for Refund from the Canada Revenue Agency Beneficial Ownership Affidavit with Registered Ownership (Notarised) Credit Advice Letter of Request to Clearstream Banking for Reclaim of Canadian Withholding Tax And, upon request: CRA Form NR301, NR302 or NR303	P P P P P P	Standard refund: 18-24 months	
China	CIBM Bonds	WHT: 10	No				No				
	Equities	WHT: 10	No				No				
Croatia	Debt securities	WHT: 0									
	Equities	WHT: 10	No				No				
Cyprus	Corporate bonds	WHT: 0	No				No				
	Government bonds	WHT: 0									
	Equities	WHT: 0									
Czech Republic	Corporate bonds	WHT: 35	Yes	<ul style="list-style-type: none"> One-Time Certification for Czech Withholding Tax Purposes regarding Debt Securities and Equities Certificate of Residence (annual) Declaration of Beneficial Ownership / Declaration of an EU/EEA Pension Fund Power of Attorney (if applicable) List of Beneficial Owners Declaration of Beneficial Ownership for Supranational/International Organisations 	N	P	Quick refund: <ul style="list-style-type: none"> One-Time Certification for Czech Withholding Tax Purposes regarding Debt Securities and Equities Certificate of Residence Declaration of Beneficial Ownership / Declaration of an EU/EEA Pension Fund Power of Attorney (if applicable) List of Beneficial Owners Declaration of Beneficial Ownership for Supranational/International Organisations Standard refund: <ul style="list-style-type: none"> Certificate of Residence Declaration of Beneficial Ownership / Declaration of an EU/EEA Pension Fund Power of Attorney (if applicable) Credit Advice Letter of Request to Clearstream Banking for Reclaim of Czech Withholding Tax Declaration of Beneficial Ownership for Supranational/International Organisations 	P	Quick refund: 6 weeks		
	Government bonds	WHT: 35			N	P			P		
	Equities	WHT: 35			N	P			P		

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				Per payment (Y/N)	Send to P/L/S/F						
Denmark	Corporate bonds	WHT: 0									
	Government bonds	WHT: 0									
	Equities	WHT: 27	No				Yes	Standard refund:			Standard refund: Not defined by the tax authorities
							<ul style="list-style-type: none"> • Claim to Relief from Danish Dividend Tax OR Request for Reclaim as a Foreign Government or International Organisation • Proof of Tax Exemption (if applicable) • Power of Attorney (if applicable) • Credit Advice (full chain) • Letter of Request to Clearstream Banking for Reclaim of Danish Withholding Tax • Power of attorney for tax reclaim process follow-up • Other supporting documentation to prove <ul style="list-style-type: none"> - Evidence of property ownership - Evidence of the cash received 	P	P		
Estonia	Corporate bonds	WHT: 0									
	Government bonds	WHT: 0									
	Municipal bonds	WHT: 0									
	Commercial paper	WHT: 0									
	Equities	WHT: 0/7 (if the dividend is paid from an Estonian company subject to lower corporate tax rate of 14%)	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Estonian Equities • Breakdown of holdings 	N	P	Yes	Quick refund:		P	Quick refund: 6 weeks
							<ul style="list-style-type: none"> • One-Time Certificate for Estonian Equities • Breakdown of holdings 	P	P		

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Finland	Corporate bonds	WHT: 0														
	Government bonds	WHT: 0														
	Equities	WHT: 35	Yes	Own assets non-AI: <ul style="list-style-type: none"> One-Time Certificate publicly listed Finnish Equities – Own assets (OTC) ISD-E form Tax-at-source card (if applicable) Certificate of Residence with reference to special articles (if applicable) Per-payment beneficial owner declaration (if applicable) Direct Investment confirmation (if applicable) Parent-Subsidiary confirmation (if applicable) Own assets AI: <ul style="list-style-type: none"> One-Time Certificate publicly listed Finnish Equities - Own asset customer assuming AI responsibility and liability for their own assets Third party assets - AI customers: <ul style="list-style-type: none"> One-Time Certificate Finnish publicly listed Equities – AI Per-payment pooled tax breakdown (if applicable). 	N	P	Yes	Quick refund: Own assets: <ul style="list-style-type: none"> Per-payment request for quick refund One-Time Certificate publicly listed Finnish Equities – Own assets (OTC) ISD-E form Tax-at-source card (if applicable) Certificate of residence with reference to special articles (if applicable); Per-payment beneficial owner declaration (if applicable); Direct Investment confirmation (if applicable) Parent-Subsidiary confirmation (if applicable) AI customers: <ul style="list-style-type: none"> Per-payment request for quick refund One-Time Certificate Finnish publicly listed Equities – AI; Standard refund: <ul style="list-style-type: none"> Letter of Request to Clearstream Banking for Reclaim of Finnish Withholding Tax Form VEROH 6163e Application for Refund of Finnish Withholding Tax on Dividends (Non-individual Applicant) Form VEROH 6164e Application for Refund of Finnish Withholding Tax on Dividends (Individual Applicant) Form VEROH 6167e Specification of dividend payments for which refund is being requested (if applicable) Form VEROH 6161e Certificate of Tax Treatment concerning Dividends from Finland (if applicable) Certificate of Residence (if applicable) Power of Attorney (if applicable) Credit Advice; Certificate of Exemption (if applicable) Relevant excerpts of the regulations or prospectus in English to confirm the basic characteristics of the tax-exempt entity and any other supporting documentation, that confirms the beneficial owners meet the required conditions for tax exemption (if applicable). 	P	P	P	P	P	P	P	Quick refund: 6 weeks

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				Per payment (Y/N)	Send to P/L/S/F		Per payment (Y/N)	Send to P/L/S/F		
France	Debt securities	WHT: 0								
	Exceptionally, for: Titres Participatifs (TPs) issued before 01/01/1987; and	WHT: 15	No			No				
	Corporate bonds issued before 01/01/1987 and redenominated in EUR 01/01/1999	WHT: 15	No			No				
	Equities	WHT: 26.5 (12.8% for foreign individuals)	Yes	<ul style="list-style-type: none"> • One-Time certificate for French securities • One-Time certificate for French customers • Form 5000 (Certificate of Residence) • Form 5000 (Attestation of Percentage - for eligible collective investment schemes) • Self-declaration for newly created funds (if applicable) • IRS Form 6166 • Form RPPM (for foreign CIVs) • Form 5001 - Calculation and Repayment of Withholding Tax on Dividends (Page 1) or • Self-certification for qualified European parent companies • Not-for-profit organisation certificate • One time attestation Art 131 sexies • Copy of DLF agreement (for 131 sexies II) • GBR attestation • Power of Attorney (if applicable) • Letter of Indemnity - French forms 5000,5001 and RPPM Power of Attorney - CBF • Letter of Indemnity - French forms 5000,5001 and RPPM Power of Attorney - CBL • List of Beneficial Owners (if applicable) • Per-payment Corporate Action Instruction (if applicable). 	N N N N N N Y Y N N N N N N N N N Y Y	P P P P P P P P P P P P P P P P P L* L	Yes	Quick Refund (securities held in CBF only): <ul style="list-style-type: none"> • One-Time certificate for French securities • One-Time certificate for French customers • Form 5000 (Certificate of Residence) • Form 5000 (Attestation of Percentage - for eligible collective investment schemes) • Self-declaration for newly created funds (if applicable) • IRS Form 6166 • Form RPPM (for foreign CIVs) • Form 5001 - Calculation and Repayment of Withholding Tax on Dividends (for EU parent companies Page 1) or • Self-certification for qualified European parent companies • Not-for-profit organisation certificate • One time attestation Art 131 sexies • GBR attestation • Copy of DLF agreement (for 131 sexies II) • Power of Attorney (if applicable) • Letter of Indemnity - French forms 5000,5001 and RPPM Power of Attorney - CBF • Letter of Indemnity - French forms 5000,5001 and RPPM Power of Attorney - CBL • List of beneficial owners (if applicable) • Per payment Corporate Action Instruction (if applicable). 	P P P P P P P P P P P P P P P P L* L	One week

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France (cont)								Standard Refund: <ul style="list-style-type: none"> Letter of Request to Clearstream Banking for Reclaim of French Withholding Tax (V2) Form 5000 (Certificate of Residence) Form 5001 - Calculation and Repayment of Withholding Tax on Dividends (page 2) and (depending on BO status): <ul style="list-style-type: none"> Form 5000 (Attestation of Percentage - for eligible collective investment schemes) Self-declaration for newly created funds (if applicable) IRS Form 6166 Form 5001 - Calculation and Repayment of Withholding Tax on Dividends (for EU parent companies Page 1 and 2) GBR attestation For securities held in CBF only: UCIT attestation (for UCITs IV) RPPM and copy of the prospectus (for AIFs). 	P	Six months to two years
Georgia	Government bonds	WHT: 0								
	Supranational and international financial institutional (IFI) bonds	WHT: 0								
	Corporate bonds (issued prior to 2023)	WHT: 0								
Germany	Corporate bonds	WHT: 0								
	Government bonds	WHT: 0								
	Convertible bonds, jouissance shares, profit participating rights	WHT: 26.375	Dividend payments subject to German withholding tax paid to a foreign investment fund pursuant to § 1 InvStG	Yes	N	F	Yes	<ul style="list-style-type: none"> Application for Refund of German Withholding Tax - Country Specific or Generic Power of Attorney Tax Voucher (pay date > 31/12/2012) Credit Advice (full chain) (pay date < 01/01/2013) Letter of Request to Clearstream Banking for Reclaim of German Withholding Tax Fund Attestation from Investment Funds 	P	Depending on the quality of the reclaim form and potential special requests for information based on the DTT at least 4 months
	Equities	WHT: 26.375	<ul style="list-style-type: none"> Fund Status Certificate Tax Breakdown Standing Instruction Declaration only CBF 	Yes	Y	F				
	Growth funds	WHT: 26.375	<ul style="list-style-type: none"> Reporting Standing Instruction InvStG only CBF 	Yes	Y	F				

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Greece	Government bonds	WHT: 0								
	Treasury bills (issued on/after 03/01/1998)	WHT: 0 (as of 01/01/2009)								
	Corporate bonds	WHT: 15	No				No			
	Equities	WHT: 5								
Hong Kong	Corporate bonds	WHT: 0								
	Government bonds	WHT: 0								
	Chinese H Shares / Stock Connect China A shares	WHT: 10	No				No			
	Equities	WHT: 0 Stamp Duty: 0.2	No				No			
Hungary	Corporate bonds	WHT: 15	Yes Automatic exemption at source based on CBL status and residency. No action required from customers.				No			
	Government bonds	WHT: 15								
	Equities	WHT: 15	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Dividend Payments on Hungarian Equities • List of Beneficial Owners - Hungarian Equities • Declaration of Beneficial Ownership • Certificate of Residence • Additional documentation as required by issuer 	N Y Y N Y	P P* P P P	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Dividend Payments on Hungarian Equities • List of Beneficial Owners - Hungarian Equities • Declaration of Beneficial Ownership • Certificate of Residence • Power of Attorney - Legal entities • Power of Attorney - Private person • Request to the Hungarian Tax Authorities for a Tax Refund • Credit Advice • Certificate of Deposit • Letter of Request to Clearstream Banking for Reclaim of Hungarian Withholding Tax • Issuer's confirmation (if applicable) 	P P* P P P P P P P	

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Iceland	Debt securities that fall under the scope of Article 1 of Act no. 39/2013, Article 1 of Act no. 53/2014 and Article 1 of Act no. 107/2015 (exemption from non-resident taxation of interest)	WHT: 0	N	Required for reporting purpose: <ul style="list-style-type: none"> One-Time Certificate for Icelandic Banks complying with Article 3.2 of Act No 94/1996 (if applicable) 	N	L	N			
		Capital gains: 0								
	Other debt securities	WHT: 0	N	Required for reporting purpose: <ul style="list-style-type: none"> One-Time Certificate for Icelandic Banks complying with Article 3.2 of Act No 94/1996 (if applicable) 	N	L	N			
		Capital gains: 0								
Equities	WHT: 22	N				Y	<ul style="list-style-type: none"> Letter of Request to Clearstream Banking for Reclaim of Icelandic Withholding Tax Request to the Icelandic tax authorities for a refund (if applicable) Form RSK 5.42 (if applicable) Form RSK 5.43 (if applicable) Certificate of incorporation or other official document proving the status (if applicable) Credit advice Power of Attorney (if applicable) 	L	6 - 12 months	
	Capital gains: 0							L		
Indonesia	Government bonds	WHT: 10 (WHT will be based on the holding period of the bonds)	No				No			
	Equities	WHT: 20								

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Ireland	Government bonds	WHT: 0								
	Equities	WHT: 25	Yes	<ul style="list-style-type: none"> • OTC for tax exemption on Irish domestic equities • For QI customers: copy of the IRC document proving QI status • For exempt Irish persons: form V3 OR Declaration to be made by an Irish Exempt Unit Trust, for the purpose of Exemption from Dividend Withholding Tax (DWT) OR Declaration to be made by an Irish Personal Retirement Savings Account (PRSA) Administrator for the purpose of Exemption from Dividend Withholding Tax (DWT) • For qualifying non-resident persons: form V2A OR Form V2B OR Form V2C • For qualifying non-resident persons: additional documentary evidence, if applicable 	P		Yes	<ul style="list-style-type: none"> • Exemption from DWT for certain persons not resident in Ireland in respect of relevant distributions • Certificate of Residence OR Form 6166 OR Letter (if applicable) • Claim from or on behalf of certain non-resident persons for refund of DWT • Power of Attorney • Credit Advice (full chain) • Letter of Request to Clearstream Banking for Reclaim of Irish Withholding Tax 	P	4 months
		Stamp Duty: 1			Exemption at source is available in certain circumstances; it is obtained by providing appropriate entries in the relevant fields of the settlement instruction (see the Market Link Guide). No documentation is required but the customer may later be requested to provide proof of exemption.			Yes	<ul style="list-style-type: none"> • Request for Adjustment of Stamp Duty • Additional documentation and/or supporting evidence 	F
Israel	Corporate bonds	WHT: 0		In order to hold Israeli securities, customers must submit:						
	Government bonds issued after 07/05/ 2000	WHT: 0		<ul style="list-style-type: none"> • Israeli Securities - One-Time Certificate; or • Israeli Securities - One-Time Certificate for Israeli financial institutions acting as intermediaries 		P				
	Government bonds issued before 08/05/ 2000	WHT: 23	Yes	In order to hold Israeli securities:				No		
	Equities	WHT: 25		<ul style="list-style-type: none"> • Israeli Securities - One-Time Certificate; or • Israeli Securities - One-Time Certificate for Israeli financial institutions acting as intermediaries <p>In order to obtain relief at source:</p> <ul style="list-style-type: none"> • Breakdown of Holdings • Official government or corporate document confirming that the client is a tax-exempt pension fund • Form A114 (if applicable) • Certificate of Residence (if applicable) • Certificate of Tax Exemption (if applicable) 	Y	P*				

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Italy	Corporate bonds	WHT: 26	Yes	<ul style="list-style-type: none"> Report of Beneficial ownership for coupon or redemption (only 'X' accounts) Master instruction 	Y	L			P	Up to several years from the date of receipt by the Italian Tax Authorities
	Government bonds	WHT: 12.5		<ul style="list-style-type: none"> List of Beneficial Owners (page 2 of Master Instruction) Self Certification, or Side Declaration, or Letter of Indemnity from an Italian Customer - Italian Bonds (Letter of indemnity #1), or Letter of Indemnity from an Italian Beneficial Owner - Italian Bonds (Letter of indemnity #2) Document evidencing the status of a central bank 	N	P	Yes	Standard refund: <ul style="list-style-type: none"> Modulario 111 / 112 Power of Attorney from Final Beneficial Owner to Clearstream Banking 	P	
	Equities	WHT: 26	Yes	One-Time Certificate procedure: <ul style="list-style-type: none"> One-Time Certificate for Italian Equities One-Time Master Instruction / Dividends at Source (OTMI) Certificate of Residence Italian Equities: List of Beneficial Owners Self-certification for EU/EEA collective investment vehicles Copies of documentation evidencing the identity of the representative or management company 	N	P		Yes	Quick refund: <ul style="list-style-type: none"> One-Time Certificate for Italian Equities One-Time Master Instruction / Dividends at Source (OTMI) Certificate of Residence Self-certification for EU/EEA collective investment vehicles Copies of documentation evidencing the identity of the representative or management company Italian Equities: List of Beneficial Owners 	
								Standard refund: <ul style="list-style-type: none"> Refund Claim / Domanda di Rimborso Power of Attorney Power of Attorney from Final Beneficial Owner to Clearstream Banking Credit Advice Letter of Request to Clearstream Banking for Reclaim of Italian Withholding Tax 	P	Up to several years from the date of receipt by the Italian Tax Authorities.

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Japan	Samurai bonds (including FTROs and TEFRAs)	WHT: 20.315 (=15.315% national tax + 5% local tax)	Yes	If the beneficial owner is non-resident of Japan: <ul style="list-style-type: none"> One-Time Certificate of Residence outside Japan And, if FTRO or TEFRA bonds are held on behalf of U.S. resident beneficial owners: <ul style="list-style-type: none"> Per payment SWIFT MT599 IRS Form W-9 If the beneficial owner is a Designated Financial Institution: <ul style="list-style-type: none"> One-Time Certificate of Residence in Japan - Designated Financial Institutions If the beneficial owner is a corporation resident of Japan: <ul style="list-style-type: none"> Samurai Bonds - One-Time Certificate of Residence in Japan - Corporations And, if applicable: <ul style="list-style-type: none"> Samurai Bonds - Amendment instructions 	N	P	No			
	Eurobonds following the ICMSA procedure	WHT: 15.315	Yes	<ul style="list-style-type: none"> Master Representation for Debt Obligations issued outside Japan before 1 April 2010 or Master Representation for Debt Obligations issued outside Japan on/after 1 April 2010 Japanese Payment Handling Agent Certificate Excluded Securities Notice (if applicable) Per-payment instruction (if applicable) 	N	L	No			
Japan (cont)	Eurobonds not following the ICMSA procedure	WHT: 15.315	Yes	<ul style="list-style-type: none"> Written Application for Tax Exemption from Japanese Withholding tax Official evidence proving the name and residency of the beneficial owner (COR or certificate of corporate registration List of Authorised Signatures And, upon request: <ul style="list-style-type: none"> Articles of incorporation Registration of financial instrument business 	Y	L	No			

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
	Japanese Government Bonds (JGBs)	WHT: 0		In order to hold JGBs, customers must submit: <ul style="list-style-type: none"> Application Form Application Form for Amendment (if applicable) Consent Letter for JGB Book-entry System operated by Bank of Japan SWIFT MT599 or CreationOnline free-format message And, if applicable: <ul style="list-style-type: none"> One-Time Certificate of Residence in Japan - Designated Financial Institutions Copy of document proving FIP status Valid ID document Notification Form for Withholding Tax Exemption (for Partnership or Trust only) Notification Form for Amendment concerning Withholding Tax Exemption (if applicable, for Partnership or Trust only) 	N	P				
	Japanese corporate and municipal bonds	WHT: 0		In order to hold these bonds, customers must submit: <ul style="list-style-type: none"> Application Form Application Form for Amendment (if applicable) Consent Letter for Securities managed under Business Regulations on the book-entry System for Stocks and Corporate Bonds SWIFT MT599 or CreationOnline free-format message And, if applicable: <ul style="list-style-type: none"> One-Time Certificate of Residence in Japan - Designated Financial Institutions Copy of document proving FIAMI status Valid ID document Notification Form for Withholding Tax Exemption (for Partnership or Trust only) Notification Form for Amendment concerning Withholding Tax Exemption (if applicable, for Partnership or Trust only) 	N	P				

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)		Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)		Send to P/L/S/ F	Average refund time / Remarks
				Per payment (Y/N)	Send to P/L/S/F		Per payment (Y/N)	Send to P/L/S/F		
Japan (cont)	Japanese Convertible Bonds (JCBs)	WHT: 15.315 - 20.315 (=15.315% national tax + 5% local tax)	Yes	<ul style="list-style-type: none"> Request to Clearstream Banking to Obtain Treaty Relief on Japanese Convertible Bonds Payment Breakdown (before each payment) Power of Attorney to Clearstream Banking And, if applicable: <ul style="list-style-type: none"> Certificate of Residence Form 17 - Attachment Form for Limitation on Benefits Article Declaration Letter And, upon request: <ul style="list-style-type: none"> Any other documentation requested from time to time 	N	P	Yes	<ul style="list-style-type: none"> Letter of Request to Clearstream Banking for Reclaim of Withholding Tax on Japanese Securities Beneficial owner details list Power of Attorney to Clearstream Banking Full chain of Credit Advices Certificate of Residence And, if applicable: <ul style="list-style-type: none"> Form 17 - Attachment Form for Limitation on Benefits Article Declaration Letter - U.S. Investment Vehicles Declaration Letter - <national> Pension Fund And, upon request: <ul style="list-style-type: none"> Any other documentation requested from time to time 	P	
	Equities, ETFs and REITs (Listed)	WHT: 15.315 - 20.315 (=15.315% national tax + 5% local tax)	Yes	<ul style="list-style-type: none"> One-Time Certificate for Japanese Listed Equities, ETFs and REITs or One-Time Certificate for Japanese Listed Equities, ETFs and REITs - Own Assets (for own assets customers) Payment Breakdown (before each payment) or One time Payment Breakdown (for own assets customers) And, if applicable: <ul style="list-style-type: none"> Payment Breakdown Confirmation Message Certificate of Residence Form 17 - Attachment Form for Limitation on Benefits Article Declaration Letter Copy of the Official certification (exempt entities only) Power of Attorney to Clearstream Banking And, upon request: <ul style="list-style-type: none"> Any other documentation requested from time to time 	N	P	Yes	<ul style="list-style-type: none"> Letter of Request to Clearstream Banking for Reclaim of Withholding Tax on Japanese Securities Beneficial owner details list Power of Attorney to Clearstream Banking Full chain of Credit Advices Certificate of Residence (all except exempt entities) And, if applicable: <ul style="list-style-type: none"> Form 17 - Attachment Form for Limitation on Benefits Article Declaration Letter - U.S. Investment Vehicles Declaration Letter - <national> Pension Fund Copy of Official Certification (founding documents: certificate of incorporation, articles of association etc.) (for exempt entities only) And, upon request: <ul style="list-style-type: none"> Any other documentation requested from time to time 	P	
	Equities, ETFs and REITs (Unlisted)	WHT: 20.42	No				No			

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Japan (cont)	Japanese ADRs (distributing dividends)	WHT: 15.315 - 20.315 (=15.315% national tax + 5% local tax) / 20.42	Yes	<ul style="list-style-type: none"> One-Time Certificate for Japanese ADRs Per-payment Breakdown (before each payment) And, upon request: <ul style="list-style-type: none"> Appendix A Certificate of Residence IRS Form W-9, W-8BEN Any other documentation requested from time to time 	N Y	P P P P	No			
Latvia	Government bonds	WHT: 0 / 15	Yes	<ul style="list-style-type: none"> List of Beneficial Owners - Latvian Securities (only if beneficial owners are taxable) 	Y	P	No			
	Corporate bonds	WHT: 0 / 10 / 15								
	Equities	WHT: 0 / 10 / 15								
Lithuania	Government bonds	WHT: 0	No				Yes	<ul style="list-style-type: none"> DAS-2 Official Claim Form Power of Attorney Credit Advice Letter of Request to Clearstream Banking for Reclaim of Lithuanian Withholding Tax 	P P P P	Six months
	Corporate bonds	WHT: 15								
	Equities	WHT: 15								
Luxembourg	Domestic bonds denominated in LUF or EUR	WHT: 0	No				Yes	<ul style="list-style-type: none"> Form 901bis Power of Attorney for Tax Reclaim Processes Follow-up Power of Attorney Credit Advice (full chain) Bank statement Letter of Request to Clearstream Banking for Reclaim of Luxembourg Withholding Tax 	P P P P P	At least one and a half years
	Foreign bonds	WHT: 0								
	Equities	WHT: 15								
Malaysia	Debt securities (except convertible loan stocks)	WHT: 0/15	No	Exemption of withholding tax is not applicable to interest paid to non-resident companies within the same group as the issuer in respect of sukuk or debentures issued in Malaysian Ringgit, approved or authorised by, or lodged with the Securities Commission. In such case, maximum WHT of 15% is applicable upon request from the customer (refer to announcement A17070)			No			
	Convertible loan stocks	WHT: 15	No							
	Equities	WHT: 0								
	REITs	WHT: 24								
Malta	Corporate bonds	WHT: 0 - 15	No				No			
	Government bonds	WHT: 0 - 15								
	Equities	WHT: 35								
Customers should submit tax reclaims directly to the Maltese Tax Authorities as per Double Taxation Treaty and in consultation with a tax adviser.										

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)		Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)		Send to P/L/S/ F	Average refund time / Remarks
				Per payment (Y/N)	Send to P/L/S/F		Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F		
Mexico	Government bonds	WHT: 0								
	Equities	WHT: 10/ 30 (FIBRAS)	No			No				
Netherlands	Corporate bonds	WHT: 0								
	Government bonds	WHT: 0								
	Equities	WHT: 15	No			Yes	Quick refund: <ul style="list-style-type: none"> • Form IB92, IB95 or IB96 • Power of Attorney (if applicable) • Credit advice • Letter of Request to Clearstream Banking for Quick Refund of Dutch Withholding Tax 	P P P	Quick refund: 1 week	
							Standard refund: <ul style="list-style-type: none"> • Certificate of residence or 6166 or Certificate of exemption • Power of Attorney (if applicable) • Credit advice • Letter of Request to Clearstream Banking for Standard Refund of Dutch Withholding Tax or Letter of Request to Clearstream Banking for Tax Exempt Refund of Dutch Withholding Tax 	P P P	Standard refund: 4 weeks to 4 months EU tax-exempt refund: 3-6 months (limited number of reclaims)	

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
New Zealand	Corporate bonds	WHT: 15 (but: 2 if securities are covered by the Approved Issuer Levy regime; 0 if securities qualify as Qualified Corporate Bonds and requested certification has been submitted)	Yes	Approved Issuer Levy regime <ul style="list-style-type: none"> One-Time Certification for New Zealand Government Debt Securities and other New Zealand Domestic Debt Securities governed by the Approved Issuer Levy regime Addendum to One-Time Certification for New Zealand Government Debt Securities and other New Zealand Domestic Debt Securities governed by the Approved Issuer Levy regime (if applicable) 	N	P	Yes	Quick refund / Standard refund: Approved Issuer Levy regime <ul style="list-style-type: none"> One-Time Certification for New Zealand Government Debt Securities and other New Zealand Domestic Debt Securities governed by the Approved Issuer Levy regime Breakdown of Holding with Request for Quick/Standard Refund Certificate of Exemption (if applicable) 	P	Quick refund: A few days Standard refund: 3 months
	Government bonds	WHT: 15 (but: 0 if securities are covered by the Approved Issuer Levy regime and requested certification has been submitted)		Non-resident withholding tax (NRWT) <ul style="list-style-type: none"> One-time Certification for Non-Resident Withholding Tax (NRWT) Regime on New Zealand Domestic Debt Securities Certificate of Exemption (if applicable) 	N	P		Non-resident withholding tax (NRWT) <ul style="list-style-type: none"> One-time Certification for Non-Resident Withholding Tax (NRWT) Regime on New Zealand Domestic Debt Securities Certificate of Exemption (if applicable) 	P	
	Semi-government bonds	WHT: 15 (but: 2 if securities are covered by the Approved Issuer Levy regime and requested certification has been submitted)		And, upon request: <ul style="list-style-type: none"> Breakdown of Holding (if applicable) Certificate of Residence 	N	P		And, upon request: <ul style="list-style-type: none"> Certificate of Residence Credit Advice 	P	
	Equities	WHT: 30	Yes	<ul style="list-style-type: none"> Request for Application of a Reduced Rate of New Zealand Withholding Tax on Equities Breakdown of Holdings (if applicable) Certificate of Exemption issued by the New Zealand Inland Revenue Department (if applicable) And, upon request: <ul style="list-style-type: none"> Tax Certificate for New Zealand Equities Certificate of Residence 	N	P	Yes	Quick refund / Standard refund: <ul style="list-style-type: none"> Request for Application of a Reduced Rate of New Zealand Withholding Tax on Equities Breakdown of Holding with Request for Quick/Standard Refund Certificate of Exemption issued by the New Zealand Inland Revenue Department (if applicable) And, upon request: <ul style="list-style-type: none"> Tax Certificate for New Zealand Equities Certificate of Residence Credit Advice 	P	

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)			Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)			Send to P/L/S/ F	Average refund time / Remarks
				Per payment (Y/N)	Send to P/L/S/F							
Norway	Corporate bonds	WHT: 0										
	Government bonds	WHT: 0										
	Equities	WHT: 25	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Norwegian equities • List of Beneficial Owners - Norwegian securities • Certificate of Residence • Beneficial owner certificate • Declaration of unchanged tax status for entities claiming tax exemption • Declaration of unchanged tax status for Luxembourg SICAV organised as UCITS claiming tax exemption • Approval letter from the NTA • Power of Attorney 	N Y N N N N N N	P P P P P P P P	Yes	<ul style="list-style-type: none"> • Letter of Request to Clearstream Banking for Reclaim of Norwegian Withholding Tax • Application for refund of Norwegian Withholding Tax • Request to the Norwegian Tax Authorities for Tax Refund • Certificate of Residence • Credit Advice (full chain) • Letter to the Norwegian Tax Authorities • Attestation • Power of Attorney from the Beneficial Owner to Clearstream Banking 	P P P P P P P P	12-18 months		
Philippines	Corporate bonds	WHT: 20/25 (WHT rate depends on the issuer)	No					No				
	Government bonds	WHT: 20	No					No				
	Equities	WHT: 25	No					No				
Poland	Government bonds	WHT: 20	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Polish Withholding Tax Purposes 	N	P	Yes	<ul style="list-style-type: none"> • Declaration of not being engaged in a commercial activity in Poland 	P	4 months		
	Equities	WHT: 19		<ul style="list-style-type: none"> • Certificate of Residence • List of Beneficial Owners • Specific Statement for Banking Entities • Pension Fund Statement • Investment Fund Statement • Self-Certification for Qualifying EU Investors 	N Y N N N N	P P P P P P	<ul style="list-style-type: none"> • Certificate of Residence (covering the pay date) • Power of Attorney from Beneficial Owner to Bank Handlowy • Specific Statement for Banking Entities • Pension Fund Statement • Investment Fund Statement • Self-Certification for Qualifying EU Investors • Credit Advice (full chain) • Letter of Request to Clearstream Banking for Reclaim of Polish Withholding Tax 	P P P P P P P				

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Portugal	Debt securities	WHT: 35	Yes	<ul style="list-style-type: none"> One-Time Certificate for Portuguese Debt Securities - DL 193/2005 amended by Law 83/2013 Breakdown of Holdings, if no standing instruction in place List of Portuguese Beneficial Owners, if applicable Master Instruction Portuguese Debt Securities - DL 193/2005 of November 7 only for CBF 	N	P	Yes	Portuguese debt securities subject to Law 83/2013 Quick refund: <ul style="list-style-type: none"> Mod. 25-RFI List of Portuguese Beneficial Owners, if applicable Per-payment instruction Standard refund: N/A	P P P	3-4 weeks from the date that Clearstream Banking receives the certified documents
	Equities	WHT: 35	Yes	<ul style="list-style-type: none"> Position Breakdown Report Per-payment instruction Mod. 21-RFI Certificate of residence Declaration of EU/EEA Pension fund Statement for funds Statement for Swiss pension funds Form 6166 (US pension funds and RICs) Statement for U.S. pension funds and RIC issued by the IRS or self-declaration Power of Attorney, if applicable Self-declaration of holding period Statement of Beneficial Ownership for Exempt Beneficiaries of Equities Not Resident in Portugal Statement of Beneficial Ownership for Exempt Beneficiaries of Equities Resident in Portugal; Copy of Portuguese administrative act proving eligibility to tax exemption on Portuguese dividends Copy of fiscal ID card or Portuguese COR 	Y Y N N N N N N N N Y Y Y Y Y	P P P P P P P P P P P P P P P	Yes	Quick refund: <ul style="list-style-type: none"> Per-payment instruction Mod. 21-RFI Certificate of residence Statement for funds Statement for Swiss pension funds Form 6166 (US pension funds and RICs) Statement for U.S. pension funds and RIC issued by the IRS or self-declaration Power of Attorney, if applicable Self-declaration of holding period Statement of Beneficial Ownership for Exempt Beneficiaries of Equities Not Resident in Portugal Statement of Beneficial Ownership for Exempt Beneficiaries of Equities Resident in Portugal; Copy of Portuguese administrative act proving eligibility to tax exemption on Portuguese dividends Copy of fiscal ID card or Portuguese COR "Per-payment instruction" Statement for Swiss pension funds 	P P P P P P P P P P P P P P P	3-4 weeks from the date that Clearstream Banking receives the certified documents

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Portugal (cont)								Standard refund: <ul style="list-style-type: none"> • In order to register final beneficial owners: <ul style="list-style-type: none"> - Position breakdown report - Portuguese Tax Identification Number (TIN) request - Individualised Securities Registration Report (ISSR) • In order to apply for partial standard refund: <ul style="list-style-type: none"> - Mod. 22-RFI - Certificate of residence - Statement for funds - Statement for Swiss pension funds - Self declaration of holding period - Power of Attorney, if applicable - Letter of Request to Clearstream Banking for Reclaim of Portuguese Withholding Tax - Power of Attorney for Tax Reclaim Processes Follow-up 	P P P P P P P	There is no estimated time for receiving a refund via the treaty standard refund application. Customers are strongly encouraged to use the relief at source or quick refund procedures.
Romania	Government bonds	WHT: 0								
Russia	OFZ bonds Municipal bonds	WHT: 30 as of 1 January 2021	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Russian Debt Securities • Breakdown of Holdings 	N Y	P P	Yes	Quick refund: <ul style="list-style-type: none"> • One-Time Certificate for Russian Debt Securities • Breakdown of Holdings • SWIFT MT599 / CreationOnline free-format message 	P P P	One month
	Corporate bonds	WHT: 30	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Russian Debt Securities • Breakdown of Holdings 	N Y	P P	Yes	Quick refund: <ul style="list-style-type: none"> • One-Time Certificate for Russian Debt Securities • Breakdown of Holdings • SWIFT MT599 / CreationOnline free-format message 	P P P	
	Equities	WHT: 15	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Russian Equities • Breakdown of Holdings 	N Y	P P	Yes	Quick refund: <ul style="list-style-type: none"> • One-Time Certificate for Russian Equities • Breakdown of Holdings • SWIFT MT599 / CreationOnline free-format message 	P P P	

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Singapore	Corporate bonds	WHT: 0 (but 15% for non Qualified Debt Securities)	No				No			
	Government bonds	WHT: 0 (but 15% for non Qualified Debt Securities)								
	Monetary Authority of Singapore (MAS) Bills	WHT: 0								
	Equities	WHT: 0								
	Real Estate Investment Trusts (REITs)	WHT: 17								
Slovak Republic	Corporate bonds	WHT: 0	Yes	Each issuer applies their own guidelines and procedures. Customers are requested to refer to the tax notification sent by Clearstream Banking for each event in order to obtain the complete applicable relief at source procedure.	N	L	No			
	Government bonds	WHT: 0								
	Equities	WHT: 35								
Slovenia	Government bonds	WHT: 0	No				Yes	<ul style="list-style-type: none"> • Official tax reclaim form based on treaty, or • Tax reclaim form • Certificate of Residence • Confirmation of no permanent branch in Slovenia • Statement of the Beneficial Owner • Power of Attorney in favour of NLB • Credit Advice • Letter of Request to Clearstream Banking for Reclaim of Slovenian Withholding Tax 	P	One month
	Corporate bonds	WHT: 0 / 27.5								
	Equities	WHT: 27.5								

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)			Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)			Average refund time / Remarks
			Y/N	Per payment (Y/N)	Send to P/L/S/F	Y/N	Send to P/L/S/ F		
South Africa	Corporate bonds	WHT: 0							
	Government bonds	WHT: 0							
	Equities	WHT: 20	Yes	<ul style="list-style-type: none"> • One-Time Certificate for South African Equities and Inward Listed Securities • DTD(RR) or DTD(EX) • Power of Attorney • Corporate action instruction 	N Y/N N Y	P P P P*	Yes	Quick refund: <ul style="list-style-type: none"> • One-Time Certificate for South African Equities and Inward Listed Securities • DTD(RR) or DTD(EX) • Power of Attorney • Corporate action instruction Standard refund: <ul style="list-style-type: none"> • DTD(RR) or DTD(EX) • Power of Attorney • Credit Advice • Letter of Request to Clearstream Banking for Reclaim of South African Withholding Tax 	P P P P*
	Securities Transfer Tax: 0.25		No	Exemption at source is available in certain circumstances; it is obtained by providing appropriate entries in the relevant fields of the settlement instruction (see the Creation Link Guide). No documentation is required but the customer may later be requested to provide proof of exemption.			No		

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
South Korea	Korean Treasury Bonds (KTBs) and Monetary Stabilisation Bonds (MSBs) purchased on or before 12 November 2010	WHT: 0	Yes	In order to hold South Korea securities, customers must be in possession of an Investment Registration Card (IRC). <ul style="list-style-type: none"> Certificate of Residence (COR) or Certificate of Tax Residence 	N	P				No
	Debt securities, excluding Korean Treasury Bonds (KTBs) and Monetary Stabilisation Bonds (MSBs) purchased on or before 12 November 2010	WHT: 15.4 (WHT amount will be based on actual holding period)	Yes	In order to hold South Korea securities, customers must be in possession of an Investment Registration Card (IRC). Residents of a DTT country Foreign Corporations: <ul style="list-style-type: none"> Application for Entitlement to Reduced Tax Rate on Domestic Source Income for Foreign Corporation (Form No.72-2) Evidentiary document supporting the status of the beneficial owner (only for pension, fund, OIV recognised as BO under the DTT) Tax exempt under the DTT: <ul style="list-style-type: none"> Application for Non-Taxation Tax exemption for Corporations on Korean Source Income under the Tax Treaty (Form No. 29-2(1)) Certificate of Residence Document supporting the tax exempt status (for example, Agreement or Contract) OIV with beneficial owners residents in DTT countries <ul style="list-style-type: none"> Report of Overseas Investment Vehicle (OIV) (Form No.29-13). Part 2 Schedule of Beneficial Owners OIV with tax exempt beneficial owners <ul style="list-style-type: none"> Report of Overseas Investment Vehicle (OIV) (Form No.29-13). Part 2 Schedule of Beneficial Owners Application for Non-Taxation Tax exemption for Corporations on Korean Source Income under the Tax Treaty (Form No. 29-2(1)) Certificate of Residence Document supporting the tax exempt status (for example, Agreement or Contract) 	N	P			No	
	Equities	WHT: 22								

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
South Korea (cont)	Debt securities, excluding Korean Treasury Bonds (KTBs) and Monetary Stabilisation Bonds (MSBs) purchased on or before 12 November 2010 (cont) Equities (cont)	WHT: 15.4 WHT: 22		<p>OPCIV with beneficial owners residents in DTT countries</p> <ul style="list-style-type: none"> Report of Overseas Investment Vehicle (OIV) (Form No.29-13). Part 1 Document which verifies the fund's registration Prospectus <p>OPCIV with tax exempt beneficial owners</p> <ul style="list-style-type: none"> Application for Non-Taxation Tax exemption for Corporations on Korean Source Income under the Tax Treaty (Form No. 29-2(1)) Certificate of Residence Document supporting the tax exempt status (for example, Agreement or Contract) <p>OIV/OPCIV considered as the beneficiary under the DTT</p> <ul style="list-style-type: none"> Application for Entitlement to Reduced Tax Rate on Domestic Source Income for Foreign Corporation (Form No.72-2). Declaration of overseas investment vehicle (B) (Form No.72-5). Certificate of Residence Copy of document which verifies registration with or approval by the relevant financial supervisory authority as a CIV Copy of the prospectus <p>In addition,</p> <ul style="list-style-type: none"> Certificate of Tax Residence (for Malaysian investors only) Report of Overseas Investment Vehicle received from other OIV (if applicable) 	N N N Y N N N N N N N	P P P P P P P P P P P	No			

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)			Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)			Send to P/L/S/ F	Average refund time / Remarks
				Per payment (Y/N)	Send to P/L/S/F	Y/N		Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F			
Spain	Corporate bonds not subject to RD 1145/2011	WHT: 19	Yes	<ul style="list-style-type: none"> • Certificate of Residence • List of Beneficial Owners (via BO Upload tool) • Spanish Securities - Standing Instruction for International and Supranational Organisations and Central Banks • Copy of the "Convenio Constitutivo" (for Supranational Organisations, if applicable) 	N Y N N	P P P P	Yes	Quick refund: <ul style="list-style-type: none"> • Certificate of Residence • List of Beneficial Owners (via BO Upload tool) • Spanish Securities - Standing Instruction for International and Supranational Organisations and Central Banks • Copy of the "Convenio Constitutivo" (for Supranational Organisations, if applicable) Standard refund: <ul style="list-style-type: none"> • Certificate of Residence • Breakdown of refund (via email + password via SWIFT) • Copy of the "Convenio Constitutivo" (for Supranational Organisations, if applicable) 	P P P P	Quick refund: 3 weeks		
	Government bonds Semi-government bonds handled through Bank of Spain, Bolsa de Barcelona or Bolsa Bilbao Corporate bonds subject to RD 1145/2011	WHT: 19	Yes	<ul style="list-style-type: none"> • One-Time Certificate for Spanish Debt Securities subject to Royal Decree 1145/2011 held with Clearstream Banking S.A. • Breakdown of Holdings (via SWIFT) • List of Spanish Beneficial Owners (via BO Upload tool) • Spanish Securities - Standing Instruction for International and Supranational Organisations and Central Banks • Copy of the "Convenio Constitutivo" (for Supranational Organisations, if applicable) 	N Y Y N N	P P P P P	Yes	Quick refund: <ul style="list-style-type: none"> • One-Time Certificate for Spanish Debt Securities subject to Royal Decree 1145/2011 held with Clearstream Banking S.A. • Breakdown of holdings • List of Spanish entities Standard refund: <ul style="list-style-type: none"> • Certificate of Residence • Breakdown of refund (via email + password via SWIFT) • Copy of the "Convenio Constitutivo" (for Supranational Organisations, if applicable) 	P P P	Quick refund: 1 Month		

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Spain (cont)	Equities	WHT: 19	No				Yes	Quick refund: <ul style="list-style-type: none"> • One-Time Certificate for Spanish Equities • Peticion de Reducion (for beneficial owners resident in Austria, the Netherlands, Sweden, Switzerland) or • Certificate of Residence (for other beneficial owners) • Power of Attorney (if applicable) • Breakdown of refund (via email + password via SWIFT) • Spanish Securities - Standing Instruction for International and Supranational Organisations and Central Banks • Copy of the "Convenio Constitutivo" (for Supranational Organisations, if applicable) Standard refund: <ul style="list-style-type: none"> • Peticion de Devolucion (for beneficial owners resident in Austria, the Netherlands, Sweden, Switzerland, the United Kingdom to reclaim tax withheld on dividends paid prior to 12 June 2014 and Germany to reclaim tax withheld on dividends paid prior to 1 January 2013) or • Certificate of Residence (for other beneficial owners) or • Statement for EU/EEA Collective Investment Vehicles (CIVs) or • Annex VI for EU/EEA pension funds/plans • Power of Attorney (if applicable) • Breakdown of refund (via email + password via SWIFT) or • One-time Power of Attorney from the beneficial owner in favour of: <ul style="list-style-type: none"> - BBVA: notarised and apostilled; or - Clearstream Banking: not notarised • Copy of the "Convenio Constitutivo" (for Supranational Organisations, if applicable) 	P P P P P P P P P P P P P	

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Sweden	Corporate bonds	WHT: 0								
	Government bonds	WHT: 0								
	Equities	WHT: 30	Yes	<ul style="list-style-type: none"> One-Time Certificate for Swedish Equities Per-payment instruction (if applicable) Certificate of Exemption (if applicable) UCITS Certificate (if applicable) Non-UCIT Certificate (if applicable) List of Beneficial Owners (upon request only) 	N Y N N N	P P P P P	Yes	Quick refund: <ul style="list-style-type: none"> One-Time Certificate for Swedish Equities BO Upload - Swedish equities quick refund Certificate of Exemption (if applicable) UCITS Certificate (if applicable) Non-UCIT Certificate (if applicable) List of Beneficial Owners (upon request only) Standard refund: <ul style="list-style-type: none"> Claim for Repayment of Swedish Tax on Dividends - Country Specific or Generic Certificate of Exemption (if applicable) Power of Attorney Credit Advice (full chain) Letter of Request to Clearstream Banking for Reclaim of Swedish Withholding Tax UCITS Certificate (if applicable) 	P P P P P P P	Quick refund: 1 month Standard refund: 2 months
Switzerland	Corporate bonds	WHT: 35	No				Yes	<ul style="list-style-type: none"> Claim to Refund - Country Specific or Generic Power of Attorney Credit Advice / Tax Voucher Letter of Request to Clearstream Banking for Reclaim of Swiss Withholding Tax Declaration by RIC (only from US RIC) Form 6166 (only from US beneficial owner and US RIC) 	P P P P	9 months Depending on the quality of the reclaim form and potential special requests for information based on the DTT at least 4 months
	Government bonds	WHT: 35								
	Equities	WHT: 35								
	Investment funds	WHT: 35	Yes	<ul style="list-style-type: none"> Bank Declaration (Affidavit) - if applicable 		P	Yes	<ul style="list-style-type: none"> Bank Declaration (Affidavit) - if applicable Letter of Request to Clearstream Banking for Reclaim of Swiss Withholding Tax (Investment Funds) 	P P	
Taiwan	Foreign Currency Denominated Debt securities	WHT: 15	No				No			
Thailand	Government bonds & Bank of Thailand (BOT) bonds	WHT: 0								
	Corporate bonds	WHT: 15								
	Equities	WHT: 10								

Market	Security type	Tax rate (%)	Y/N	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Per payment (Y/N)	Send to P/L/S/F	Y/N	Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F	Average refund time / Remarks
Turkey				In order to hold Turkish securities, customers must submit: <ul style="list-style-type: none"> • One-Time Certificate for Turkish Securities and • Request for Allocation of a New Turkish Tax ID or • Request for Registration of an Existing Turkish Tax ID and <ul style="list-style-type: none"> • For a foreign non-individual investor: <ul style="list-style-type: none"> - A Certificate of Incorporation, the Articles of Association or the Prospectus; and - A Certificate of Residence (only required if the beneficial owner is claiming DTT relief); • For a foreign Individual investor: <ul style="list-style-type: none"> - A notarised copy of the passport; and - A Certificate of Residence; • For a Turkish non-individual investor: <ul style="list-style-type: none"> - Confirmation of the Turkish Tax ID number of the institution; • For a Turkish Individual investor: <ul style="list-style-type: none"> - A notarised copy of an identity card (Turkish resident identity card, driving licence or passport) containing the Turkish resident identity card number (TCKN). 	N	P				
	Gold based government bonds and gold based lease certificates	WHT: 0 Capital Gains: 0								
	Other types of bonds	WHT: 0 - 10 Capital Gains: 0 - 10	Yes	Relief at source is granted based on the documents provided at the time of the TIN request.			No			
	Equities (purchased before 01/01/2006)	WHT: 0 - 15 Capital Gains (unrepresented): 32	Yes	• Certificate of Residence	N	P				
	Equities (purchased after 31/12/ 2005)	WHT: 0 - 15 Capital Gains: 0	Yes	• Certificate of Residence	N	P				
Turkey (cont)										

Creation Quick Tax Reference Matrix

Market	Security type	Tax rate (%)	Tax relief at source: Certificate(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)				Tax refund: Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)				Average refund time / Remarks
			Y/N	Per payment (Y/N)	Send to P/L/S/F	Y/N	Reclaim form(s) to be sent to Clearstream in Prague/Luxembourg/Singapore/Frankfurt (P/L/S/F)	Send to P/L/S/ F			
UK	Corporate bonds	WHT: 20	No			No					
	Government bonds	WHT: 0									
	Equities	WHT: 0									
		Stamp Duty/SDRT: 0.5 / 1.5	Yes	<ul style="list-style-type: none"> Request for Application of the 0.5% SDRT Charge; or One-Time Certificate of Exemption from UK SDRT under the 1.5% SDRT Regime 	N	F	Yes	<ul style="list-style-type: none"> Request for Adjustment of SDRT and Stamp Duty Additional documentation and/or supporting evidence 	F	F	60 days
	Real Estate Investment Trusts (REITs)	WHT: 20	No			No					
	UK Certificates of Deposit	WHT: 0									
Ukraine	Government bonds	WHT: 0	No			No					
U.S.A.	Corporate bonds	WHT: 30	Yes	<ul style="list-style-type: none"> W-8IMY, W-8BEN, W-8BEN-E, W-8ECI, W-8EXP, W-9 Withholding statement Allocation information 	N	L	Yes	<ul style="list-style-type: none"> Statement to Reclaim U.S. Withholding tax Allocation information 	L	Claim for refund from the IRS is not available through CBL	
	Government bonds	or			N	L					
	Equities	Backup WHT:24			Y	L					
	Effectively Connected Income (paid by publicly traded limited partnerships)	WHT: 39.6	No			No					
Uruguay	Corporate bonds	WHT: 12 (but 3 if maturity is three years or more)	No			No					
	Government bonds	WHT: 0									