Client Profile Form (Reading Guide)

ABN·AMRO

Version 2025

Why do you need to complete this form?

As a financial service provider, we have a legal obligation to detect, investigate and prevent money laundering and terrorist financing. This is referred to as the gatekeeper role. In order to fulfil this obligation, we need to obtain additional information from our clients.

- This form is only a reading guide. Please complete the Dutch Client Profile Form: print and return that form to us. If you receive a mortgage offer later, you will declare in the acceptance statement that you have completed the Dutch Client Profile Form fully and accurately.
- If you are applying for the mortgage together, you must each complete a Dutch form.

1 Your personal details

Surname	
First name(s)	
Date of birth	

2a At what address are you currently registered as resident?

Street	
Postal code + town/city	
Country	

2b Do you already have a bank account at ABN AMRO?

☐ **Yes**
You have completed filling out this form. Submit the Dutch form to your financial advisor.

☐ **No**
If you are registered as resident at an address in the Netherlands, proceed to 3a; continue otherwise with 2c.

2c If you are not registered as resident at an address in the Netherlands, why do you want to bank with ABN AMRO in the Netherlands?

☐ (Temporary) working or studying in the Netherlands

☐ Purchase of home (primary residence)

☐ Purchase of second home/pied-à-terre in the Netherlands

☐ Other reason:

3a	**Are you a tax resident of the Netherlands?**	☐ Yes ☐ No
3b	**Are you (also) a tax resident of a country other than the Netherlands?** *Important: if the country does not issue taxpayer identification numbers, please state your place of birth.*	☐ Yes, I am (also) a tax resident of: Countries: Taxpayer identification number: ☐ No
3c	**Are you a US Person?**	☐ Yes, my U.S. TIN is: *Please include a photocopy of your passport or identity document. Continue to question 4.* ☐ No
3d	**Were you born in the United States?** *Important: for the purpose of this question, the United States includes the following U.S. Territories: the Commonwealth of the Northern Mariana Islands (if you were born there after 3 November 1986), the Commonwealth of Puerto Rico, Guam and the U.S. Virgin Islands.*	☐ Yes *Please include a photocopy of your Certificate of Loss of Nationality of the United States.* ☐ No
4a	**Are you an owner or a director of a company?**	☐ Yes (continue to question 4b) ☐ No (continue to question 5)

4b Please tick the industries/sectors in which you are active as an owner or a director of a company
Multiple options possible.

- ☐ Cash-intensive business activities[1]
  What percentage of the turnover from your business income do you receive in cash? %
- ☐ Alternative money transfer methods, payment service providers (PSPs) and money service businesses (MSBs)
- ☐ Investment companies/funds (including pooled vehicles/pooled accounts)
- ☐ Trust and company service providers (TCSPs, incl. clients they represent)
- ☐ Crypto asset service providers (CASPs, e.g. providers of cryptocurrency wallets and exchanges)
- ☐ Commercial property[2]
- ☐ Cultural artefacts/items of (rare) archaeological, scientific, historical, cultural and/or religious importance[3]
- ☐ Shops selling luxury products (high-end products, excl. jewellery)[4]
- ☐ Diamonds and jewellery
- ☐ Precious metals
- ☐ Oil, weapons and tobacco products
- ☐ Trade in wild animals
- ☐ Gambling and games of chance
- ☐ Professional and semi-professional sports clubs/ teams in specific sports (incl. agents active in the transfer market)
- ☐ Sex industry, cannabis cafés, grow shops
- ☐ Religious organisations and/or institutions
- ☐ Charities and non-profit organisations (NPOs)
- ☐ Special-purpose vehicle (securitisation)
- ☐ Bank or other non-banking financial institution
- ☐ Private investment company/private asset holding (PIC/PAH)
- ☐ Not active in any of these sectors

[1] For example: retail (sale and/or repair of consumer goods), market trading, taxis, hospitality (hotels, restaurants, pubs, snack bars, food stalls), goods rental, funfairs, automotive (purchase, sale, maintenance, damage repair), wholesale, filling stations, car washes, collection agencies, launderettes and dry cleaners, personal care (hair care, tanning studios, massage salons, nail studios).

[2] For example: property development, property trade, property letting and/or management.

[3] For example: shops selling paintings, frames, prints, art objects, religious objects and antiques.

[4] For example: shops selling expensive designer clothing, fashion items, consumer electronics, construction of sports and recreational vessels (including yachts and sailing vessels), import of new passenger cars and light commercial vehicles, trade in and repair of passenger cars and light commercial vehicles, wholesalers or shops selling jewellery and watches.

5 Do you receive your main income from cryptocurrencies?

- ☐ Yes
- ☐ No

6 **Do you own more than two real estate properties that are not for your ownuse?**

- ☐ Yes
- ☐ No

7 **Do you receive rental income exceeding €35.000 per year from real estate properties that are not for your own use?**

- ☐ Yes
- ☐ No

8 **What is the source of your own funds that will be used as a mortgage deposit?**
If applicable, multiple options possible.

- ☐ Savings
- ☐ Inheritance
- ☐ Gift
- ☐ Sale of last/current home (n/a in case of a bridging loan)
- ☐ Immovable property (other than last/current home)
- ☐ Other
- ☐ Not applicable

9 **Has a bank or insurance company* ever refused to provide services to you or terminated its relationship with you?**
* *This does not include situations in which an insurance company refused to provide services to you on medical grounds.*

- ☐ Yes
- ☐ No

Glossary for Client Profile Form

Certificate of Loss of Nationality of the United States

A Certificate of Loss of Nationality of the United States is proof of renunciation of U.S. citizenship. U.S. citizens may apply to the U.S. government for this. Holders of such certificates no longer have U.S. nationality. Besides this certificate, there are other written declarations that also qualify as proof of renunciation.

For more information, go to travel.state.gov and search for ‘Loss of citizenship and nationality’.

CRS

CRS stands for Common Reporting Standard. CRS is a system for the exchange of account-related information between the contracting states.

CRS country

Een CRS-land is een lidstaat van de Europese Unie en ieder land buiten de Europese Unie dat met een of meer andere landen een overeenkomst heeft gesloten om gegevens over financiële rekeningen uit te wisselen.

FATCA

ATCA (Foreign Account Tax Compliance Act) is a piece of U.S. legislation that requires financial institutions to identify U.S. persons who hold accounts or financial assets outside the United States. To complement FATCA, the Dutch government and the United States have concluded an agreement for exchanging information relating to:

- U.S. persons who hold accounts in the Netherlands; and
- residents of the Netherlands who hold accounts in the United States.

Taxpayer Identification Number

The number under which a taxpayer is registered in the records kept by the local tax authorities. To check which number you should use, contact the relevant tax authorities or go to oecd.org and search for ‘Taxpayer Identification Number’.

Tax resident

For the purposes of the application of the CRS and FATCA, every natural person has a tax residence. The law of a country determines the circumstances under which a natural person qualifies as a tax resident of that country.

When is a natural person a tax resident of the Netherlands?

Under Dutch law, a natural person is a tax resident of the Netherlands if he/she is permanently domiciled or resident in the Netherlands. The main facts and circumstances that determine whether a natural person is permanently domiciled or resident in the Netherlands are as follows:

- the person spends most of his/her time at an address in the Netherlands;
- the person’s partner and immediate family live in the Netherlands;
- the person works in the Netherlands;
- the person is insured in the Netherlands;
- the person’s family doctor is based in the Netherlands;
- the person is a member of one or more Dutch associations;
- the person’s children are studying in the Netherlands.

These circumstances need to be looked at together. As a rule, a natural person has only one tax residence.

When is a natural person a tax resident of another country?

Generally speaking, a natural person’s tax residence is the country in which he/she is permanently domiciled or resident. In some countries, however, different rules apply. To check this, contact the local authorities or go to oecd.org and search for ‘tax residency rules’. If you are not certain whether you are a tax resident of a particular country, please consult a tax adviser.

Identity document

A document that proves the identity of a natural person. This document was issued by a recognised government agency. For the purpose of this form and the establishment of nationality, photocopies of any of the following identity documents are valid as evidence:

- Passport (Dutch or foreign).
- Dutch driving licence.
- Identity card issued by a Member State of the European Union.

For the purpose of this form, a foreign driving licence is not considered a valid identity document.

IGA

An IGA (Intergovernmental Agreement) is a bilateral agreement that a number of countries have concluded with the U.S. in order to simplify the introduction of the FATCA rules.

U.S. person

A natural person is U.S. person if he or she meets any of the following definitions of a U.S. citizen or resident.

U.S. citizen

A natural person is a U.S. citizen if he or she:

- was born in the U.S.;
- was born in the Commonwealth of Puerto Rico, Guam or the U.S. Virgin Islands;
- was born in the Commonwealth of the Northern Mariana Islands after 3 November 1986;
- has been naturalised as a U.S. citizen; or
- has at least one parent who is a U.S. citizen. In that case, other conditions also need to be satisfied. These conditions can be found on irs.gov.

U.S. resident

A natural person qualifies as a U.S. resident if he or she:

- Holds, or has held, a specific type of U.S. Green Card. For information about the relevant types of U.S. Green Card, please consult a tax adviser. Information about U.S. Green Cards can also be found at irs.gov.
- Passes the substantial presence test, as defined below.

Substantial presence test

To pass the substantial presence test, a natural person must have been physically present in the United States for at least:

- 31 days during the current year; and
- 183 days in the three-year period comprising the current year and the two years immediately preceding the current year.

For the purpose of the 183 day test, the amount of days is the sum of:

- all days on which the natural person was present in the United States in the current year;
- one third of the days on which the natural person was present in the United States in the first year immediately preceding the current year; and
- one sixth of the days on which the natural person was present in the United States in the second year immediately preceding the current year.

Is tax payable in the United States?

If a natural person qualifies as a U.S. person, tax may be payable by him or her in the United States. Exceptions apply, however, for foreign students with visas and diplomats, for example. There are other circumstances in which a natural person may owe tax in the United States or be granted an exemption. If you are not certain whether you are a U.S. person, please consult a tax adviser. Your tax adviser will also be able to calculate the amount of tax due (if any) in the United Sates.

U.S. TIN (U.S. federal taxpayer identification number)

Your Taxpayer Identification Number (TIN) is the number used by the Internal Revenue Service (IRS) to identify you in the administration of tax laws. There are a number of different types of U.S. TINs:

- The TIN of a resident or citizen of the United States is the same is his or her Social Security Number (SSN). The SSN is the U.S. version of the citizen service number (BSN).
- Natural persons who are non-resident U.S. taxpayers may apply for an Individual Tax Identification Number (ITIN).

More information about the above identification numbers, including how to apply for a U.S. TIN or ITIN, can be found on irs.gov. To obtain an SSN, you need to complete Form SS-5. If you wish to obtain an ITIN, you must complete Form W-7.