



Reasonable Written Explanation

Customer Reference or Account Number(s): _____

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

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

Section I (Check only one of the acceptable reasons below)																													
<input type="checkbox"/>	Student	I am a student at a U.S. educational institution and (if required) hold the appropriate visa (F,J, M or Q)																											
<input type="checkbox"/>	Teacher / Trainee	I am a teacher, trainee or intern at a U.S. educational institution or a participant in an educational or cultural exchange visitor program and (if required) hold the appropriate visa (J or Q)																											
<input type="checkbox"/>	Diplomat	I am a foreign individual assigned to a diplomatic post or a position in a consulate, embassy or international organization in the U.S. and (if required) hold the appropriate visa (A or G)																											
<input type="checkbox"/>	Spouse/Child	I am a spouse or unmarried child under the age of 21 years of an individual who meets one of the criteria described above																											
<input type="checkbox"/>	Do Not Meet Substantial Presence Test¹	<p>I do NOT meet the substantial presence test because either (i) the time I have spent in the US during the current year is less than 31 days, OR ii) the time I have spent in the US during the current year and the previous two calendar years totals less than 183 days when calculated using the formula below:</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Year</th> <th>Days in U.S.</th> <th>Factor</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Current Year (CY)</td> <td></td> <td></td> <td>Multiple by 1</td> <td></td> </tr> <tr> <td>Immediate Prior Year (CY-1)</td> <td></td> <td></td> <td>Divide by 3</td> <td></td> </tr> <tr> <td>Next Prior Year (CY-2)</td> <td></td> <td></td> <td>Divide by 6</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>Must total less than 183</td> <td></td> </tr> </tbody> </table> <p><i>* Note: If the total above is equal or greater than 183 days, a Form W-9 may be required unless the closer connection exception is met.</i></p>			Period	Year	Days in U.S.	Factor	Total	Current Year (CY)			Multiple by 1		Immediate Prior Year (CY-1)			Divide by 3		Next Prior Year (CY-2)			Divide by 6					Must total less than 183	
Period	Year	Days in U.S.	Factor	Total																									
Current Year (CY)			Multiple by 1																										
Immediate Prior Year (CY-1)			Divide by 3																										
Next Prior Year (CY-2)			Divide by 6																										
			Must total less than 183																										
<input type="checkbox"/>	Closer Connection Exception (only complete if Substantial Presence Test calculation resulted in more than 183 days)	<p>I meet the closer connection exception to the substantial presence test because I meet all of the following criteria:</p> <ul style="list-style-type: none"> • I have been present in the United States for fewer than 183 days during the current year; • I maintain a tax home in the country of _____ during the current year; and • I have a closer connection during the current year to this country because _____ <p>_____</p> <p>_____</p> <p>_____</p>																											
<input type="checkbox"/>	Other (Completion of explanation is required)	<p>Reasonable Explanation: The U.S. mailing address and/or U.S. telephone number is used for the following reason(s)::</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>																											

Print Name	Customer Signature (required)	Date (required)
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For Branch Use Only

Foreign ID Type:		
Issuing Country:	Number:	Expiration Date:
Visa (if required)	Number:	Expiration Date:

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