

From: **BRD – Groupe Société Générale SA**
BRD Tower - 1-7 Ion Mihalache Blvd., 011171 Bucharest, Romania
through the Branch/Agency [...]
(the “**Bank**”)

To: [insert name]
(the “**Customer**”)

Subject: **Notification on compliance with FATCA obligations**
No. /

Dear Customer,

BRD - Groupe Société Générale S.A., member of Société Générale Group, carries out its activity in accordance with the provisions of the legal framework applicable to credit institutions, transposed into the Bank's internal rules and policies.

In the same time, the Bank must comply with the compliance procedures related to individual accounts (accounts held by individuals), mentioned in the Agreement on Improving International Tax Compliance for FATCA Implementation (FATCA Agreement ratified by Law No. 233/2015)¹.

These FATCA compliance procedures take into account the bank's obligation to close any account held by an account holder considered as a US person* for whom the financial institution could not obtain a valid self-declaration, for the confirmation of his/her FATCA status, namely the necessary documents and information, provided for by the FATCA Agreement, such as :

- residence/domicile address;
- country of tax residence for FATCA purposes (country where the holder is taxed);
- tax identification number TIN / SSN/ITIN² ;
- date of birth;
- place of birth (country and city).

** Indicia that an individual may be considered a "US Person" from the FATCA legislation perspective are: a) you are a U.S. citizen, b) you are a resident of the United States either you have a US-issued TIN / SSN/ITIN or you hold or have held a Green Card (also called a Permanent Resident Card) and you are in one of the following situations: (1) your Green Card is expired; (2) your Green Card is expired or invalid; (3) you hold a Green Card and no longer intend to return to the United States. If you have a Green Card, in order to no longer be considered a U.S. person, you must provide proof that you have completed the legal formalities to relinquish your Green Card by submitting a copy of IRS Form I-407 (Record of Abandonment of Lawful Permanent Resident Status) and completing a W8-BEN form.*

c) you have a U.S. address (primary address/ mailing address);

d) your place of birth is in the U.S.;

d) your telephone number is in the U.S.;

e) you have set up standing orders to transfer funds from a BRD account to the same US beneficiary/same US account (at least 3 transactions, with the same amount to the same US beneficiary/same US account, made within one year);

¹ FATCA (The US Foreign Account Tax Compliance Act) is a set of legislative measures enacted in March 2010 by the United States (US) Senate to prevent and reduce tax evasion generated by the cross-border activity of US residents.

² The tax identification number is either a TIN (Taxpayer Identification Number) or SSN (Social Security Number) for US citizens and residents, or an ITIN (Individual Tax Identification Number) for foreign individuals taxable in the US.

f) there is a currently valid power of attorney or signatory authority on the account given to a person with a US address (power of attorney on the account given to a person with a US address).

Therefore, in order to fulfill your tax obligations for FATCA purposes, we invite you to the Bank no later than 30 calendar days from the date of this notification to fill out a self-declaration requesting you to provide your TIN / SSN / ITIN tax identification number that certifies your status as a US individual taxpayer.

For additional information on U.S. taxpayer obligations, please consult the U.S. Department of State's website at : <https://travel.state.gov/content/travel/en/international-travel/while-abroad/federal-benefits-and-obligations-abroad.html> or <https://www.irs.gov/individuals/international-taxpayers/relief-procedures-for-certain-former-citizens>, respectively : <https://www.irs.gov/individuals/international-taxpayers/taxpayer-identification-numbers-tin>.

Furthermore, we remind you that, in accordance with the General Banking Terms and Conditions for Individuals governing the relationship between you and the Bank, assumed by both parties, the Customer is obliged to update his personal data throughout the Term of the Contract as a US person, in compliance with FATCA reporting requirements. On the basis of the information and documents submitted by the Client, provided they comply with the legal requirements, the Bank will proceed to update the Client's personal data. The updating of data and information is an ongoing process that is carried out with the participation of the Bank and the Client, who is obliged to provide the Bank with any document that may be requested.

In the event that you do not comply with our invitation within the aforementioned term, we draw your attention to the fact that the Bank has the right, in accordance with the General Banking Terms and Conditions for Natural Persons, to apply measures that may go as far as unilateral termination of the business relationship with you, after the expiry of a pre-notification period of 2 calendar months from the notification of termination.

Please accept, dear Sir/Madam [.....], our best regards.

If you consider that your rights have been breached, you have at your disposal the following ways to resolve disputes:

- complaint towards the National Authority for Consumer Protection - Autoritatea Națională pentru Protecția Consumatorilor, at the address București, B-dul. Aviatorilor nr. 72, sectorul 1, site www.anpc.ro
- complaint issued to the National Bank of Romania - Banca Națională a României. Address: str. Lipscani nr 25, sector 3 București, 030031, site: www.brd.ro
- mediation procedure, pursuant to Law no 192/2006
- for issues regarding products or services purchased online, you can use the European Online Dispute Resolution Platform at the link <https://webgate.ec.europa.eu/odr>

Sincerely,

BRD – Groupe Société Générale SA