

Certificate of Compliance and Authority for non resident customer

**To: Bred (Vanuatu) Limited
Bred Building
Lini Highway
Port Vila, Vanuatu**

1. I, hereby DECLARE that:
- a) the assets ('**Relevant Property**') that will be held, administered or managed by BRED (Vanuatu) Limited (hereinafter called '**Bank**') do not and will not be derived from and be or are related to money laundering and/or the financing of terrorism and/or are not the proceeds of any crime; and that
 - b) the account holders and any direct or indirect beneficial owners of the Relevant Property are compliant with all obligations to tax (in any jurisdiction) in relation to the Relevant Property for the tax years prior to the date of this certification and, where appropriate, for the period to the present date.
 - c) I am resident for tax purposes in the following countries

Tax Residence	
Country 1:	Tax Identification Number:
Country 2:	Tax Identification Number:
Country 3:	Tax Identification Number:

2. For the purposes of this declaration, references to the Relevant Property shall include any income, profit or gains that have accrued on or in relation to the Relevant Property.
3. I hereby agree that I:
- a) will comply with all obligations to taxation in relation to the Relevant Property for each of the taxation years after the date of this certification; and
 - b) will inform the Bank within 30 days of any fact or matter that renders any statement or information contained in paragraphs 1, 3 (a) and/or the Tax Residence Schedule inaccurate or incomplete.
4. By using the Bank's services, I acknowledge and agree that my information may be disclosed to and/or collected, held, processed or used in whole or in part in any country by, the following persons:
- a) any BRED and / or BPCE Group Member.
 - b) any outsourced provider, contractors, agents, auditors and advisers which the Bank or any BRED and / or BPCE Group Member engages to carry out or assist with its banking functions and activities (for example mailing houses, credit reporting or debt collection agencies).
 - c) regulatory bodies, law enforcement bodies and courts where the disclosure of such information is lawfully demanded or ordered (whether under a Tax Information Exchange agreement/arrangement or otherwise).
 - d) other parties BRED and/or BPCE Group Members are required by law to disclose information to.
 - e) participants in the payments system (including payment organisations and merchants) and other financial institutions (for example banks).
 - f) insurers and reinsurers.
 - g) my/our representative (for example your legal adviser, mortgage broker, attorney or executor).
 - h) any person, which in the Bank's view, the disclosure is necessary or desirable for the purpose of allowing us to perform our duties and to exercise our powers and rights under our terms and conditions; or
 - i) any other person with my/our prior written consent.
5. I hereby discharge and indemnify the Bank from and against all actions, proceedings, accounts, claims, demands, loss, damage, stamp duty, registration fees, and any other direct or indirect taxes arising from the administration of any accounts by or with the Bank.

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Signature of Customer

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Name of Customer