

**II.B. Review Procedures for Preexisting Individual Accounts With a Balance or Value as of June 30, 2014, that Exceeds \$50,000 (\$250,000 for a Cash Value Insurance Contract or Annuity Contract), But Does Not Exceed \$1,000,000 ("Lower Value Accounts").**

1. Electronic Record Search for any of the following U.S. indicia:

- a) Identification of the Account Holder as a U.S. citizen or resident;
- b) Unambiguous indication of a U.S. place of birth;
- c) Current U.S. mailing or residence address (including a U.S. post office box);
- d) Current U.S. telephone number;
- e) Standing instructions to transfer funds to an account maintained in the U.S.;
- f) Currently effective power of attorney or signatory authority granted to a person with a U.S. address; or
- g) An "in-care-of" or "hold mail" address that is the sole address the Reporting HK SAR FI has on file for the Account Holder.

In the case of a Preexisting Individual Account that is a Lower Value Account, an "in-care-of" address outside the U.S. or "hold mail" address shall not be treated as U.S. indicia.



**II.B. Whether the U.S. indicia in subparagraph II(B)(1) found after performing review procedure can be cured by documentation as set out below?**

4. Notwithstanding a finding of U.S. indicia in B(1), a Reporting FI is not required to treat an account as a U.S. account if RFI obtains following records to prove otherwise:

- a) (1) a self-certification (IRS Form W-8)
- (2) non-U.S. passport or other government-issued identification evidencing otherwise
- 3) certificate of loss of nationality, or explain:
  - a) why acct holder doesn't have such cert., or
  - b) obtain U.S. citizenship at birth

- b) (1) a self-certification (IRS Form W-8)
- (2) documentary evidence \* establishing the account holders' non-US status

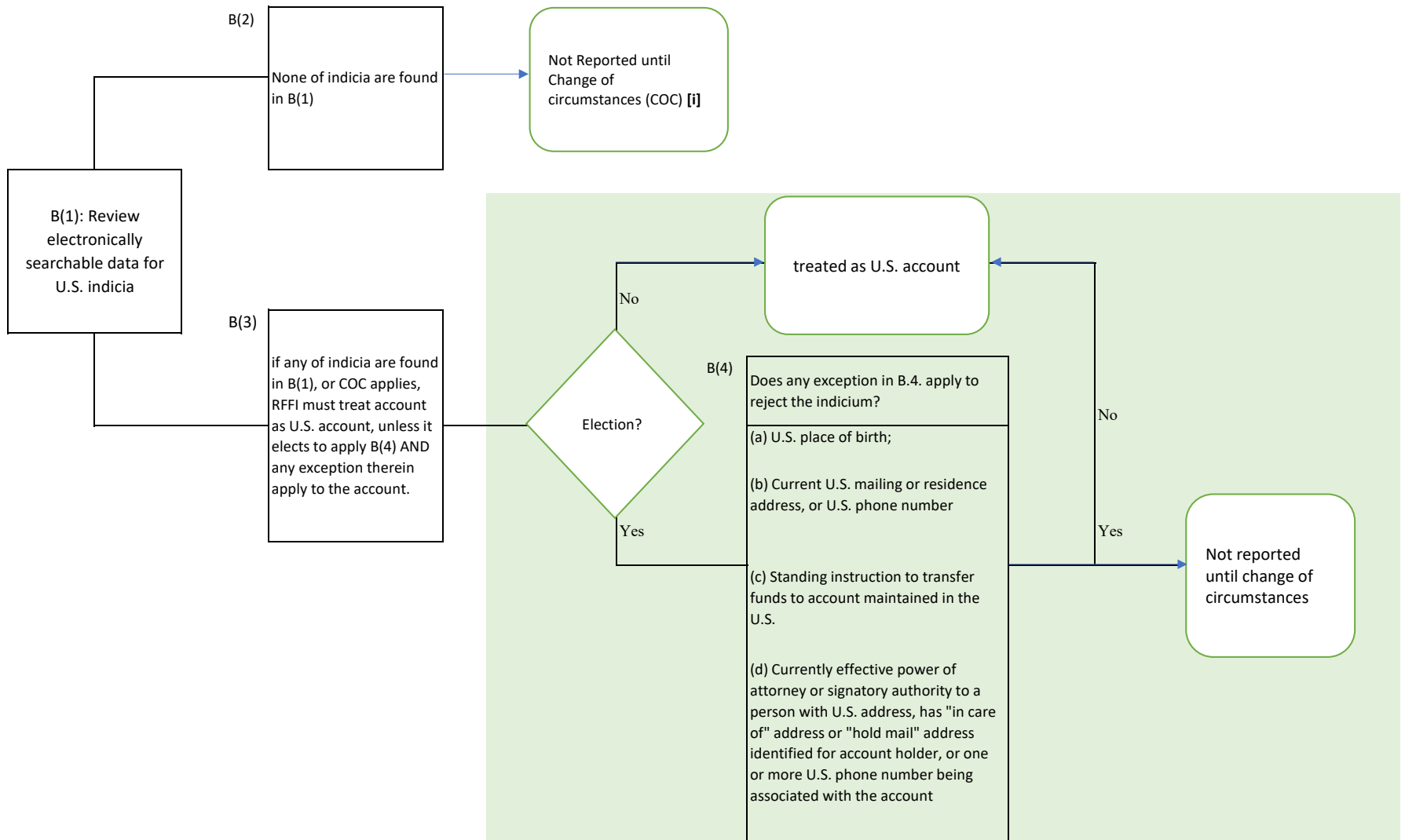
- c) (1) a self-certification (IRS Form W-8)
- (2) documentary evidence \* establishing the account holders' non-US status

- d) (1) a self-certification (IRS Form W-8)
- (2) documentary evidence \* establishing the account holders' non-US status

\* Documentary evidence as defined under paragraph D of section VI, Annex I

**II.B. Review Procedures for Preexisting Individual Accounts (Lower Value Account)**

With a balance or value on 30 Jun 2014 exceeding USD50K (USD250K for a cash value insurance contract or annuity contract), but does not exceed USD1M.



[i] B.2. there is a change of circumstances resulting in any indicia being associated with the account, or the account becomes a high value account