



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	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:				
		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		
* 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.						
<input type="checkbox"/>	Closer Connection Exception (only complete if Substantial Presence Test calculation resulted in more than 183 days)	I meet the closer connection exception to the substantial presence test because I meet all of the following criteria: <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 _____ 				
<input type="checkbox"/>	Other (Completion of explanation is required)	Reasonable Explanation: The U.S. mailing address and/or U.S. telephone number is used for the following reason(s): _____				

Print Name Customer Signature (required) Date (required)

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.