

How to complete the Form W-8BEN

Guidance applicable to: Individual Account Holders, Joint Account Holders (one each) and ISA Account Holders.

Why do I have to complete this form?

If you wish to invest in US (United States) stocks and shares, you will need to complete a Form W-8BEN; this is appropriate for single / joint Trading Accounts and ISAs.

As part of our obligations to the US Tax Authorities – Internal Revenue Service (IRS) we are required to document all holders of US securities. Additionally, should you reside in a country that has a treaty with the US you may benefit from treaty relief in respect of dividend and interest payments.

Below is an example of a typical UK Tax resident claiming treaty benefits, but how you complete the form will depend on your individual circumstances.



Full name of beneficial owner of income.

Full permanent residential address in the country where you claim to be resident.

Input all TD Direct Investing account numbers.

Input country of residence for tax purposes, as determined in the manner required by the treaty.

Input your country of citizenship

Only enter a mailing address if this has previously been agreed.

Sign and date the form. Along with full printed name and capacity.

Form W-8BEN (Rev. February 2014) Department of the Treasury Internal Revenue Service		Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals) ► For use by individuals. Entities must use Form W-8BEN-E. ► Information about Form W-8BEN and its separate instructions is at www.irs.gov/formw8ben . ► Give this form to the withholding agent or payer. Do not send to the IRS.		OMB No. 1545-1621
<p>Do NOT use this form if:</p> <ul style="list-style-type: none"> You are NOT an individual W-8BEN-E You are a U.S. citizen or other U.S. person, including a resident alien individual W-9 You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services) W-8ECI You are a beneficial owner who is receiving compensation for personal services performed in the United States 8233 or W-4 A person acting as an intermediary W-8IMY 				
<p>Part I Identification of Beneficial Owner (see instructions)</p>				
1	Name of individual who is the beneficial owner <i>Mr John Example</i>	2	Country of citizenship <i>Ireland</i>	
3	Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address. <i>123 Example Street</i>			
	City or town, state or province. Include postal code where appropriate. <i>Example City, A1 2BC</i>		Country <i>Ireland</i>	
4	Mailing address (if different from above)			
	City or town, state or province. Include postal code where appropriate.		Country	
5	U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)	6	Foreign tax identifying number (see instructions)	
7	Reference number(s) (see instructions) <i>Account number: 1234567</i>	8	Date of birth (MM-DD-YYYY) (see instructions) <i>01/01/1980</i>	
<p>Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)</p>				
9	I certify that the beneficial owner is a resident of <i>Ireland</i> within the meaning of the income tax treaty between the United States and that country.			
10	Special rates and conditions (if applicable—see instructions): The beneficial owner is claiming the provisions of Article _____ of the treaty identified on line 9 above to claim a _____ % rate of withholding on (specify type of income): Explain the reasons the beneficial owner meets the terms of the treaty article: _____			
<p>Part III Certification</p> <p>Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:</p> <ul style="list-style-type: none"> I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself as an individual that is an owner or account holder of a foreign financial institution. The person named on line 1 of this form is not a U.S. person. The income to which this form relates is: <ul style="list-style-type: none"> (a) not effectively connected with the conduct of a trade or business in the United States, (b) effectively connected but is not subject to tax under an applicable income tax treaty, or (c) the partner's share of a partnership's effectively connected income. The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions. <p>Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.</p>				
Sign Here		<i>J Example</i>		Date (MM-DD-YYYY)
Signature of beneficial owner (or individual authorized to sign for beneficial owner)		<i>Mr John Example</i>		<i>Self</i>
Print name of signer		Capacity in which acting (Form not signed by beneficial owner)		
<p>For Paperwork Reduction Act Notice, see separate instructions. Cat. No. 25047Z Form W-8BEN (Rev. 2-2014)</p>				

Important Information:

- We cannot give tax advice and this guidance is not exhaustive, so you should also refer to the official guidance available at www.irs.gov.
- Use of correctional fluid or crossing out will result in your form being rejected. If you make a mistake please complete a new form.
- Incorrect information on your form may result in incorrect treaty rates being applied.
- Should your circumstances change the ability to trade in US assets will be withdrawn until a new form W-8BEN has been fully completed.
- This guidance should only be used for individual, joint and ISA accounts.
- Where you hold a joint account, one form should be completed per individual.

THE ACCOUNT WILL NOT BE ABLE TO TRADE IN U.S. ASSETS UNTIL A FULLY COMPLETED FORM HAS BEEN RECEIVED

Return Address: TD Direct Investing, Dept AA 1626, P O Box 4214, Freepost, Dublin 2.