

You may have received a letter with reference LEVF090 and the following heading:

Objet : Information client sur les comptes déclarables dans le cadre des échanges automatiques d'informations à des fins fiscales.

This letter is to inform you of our obligations under new international tax regulations to share certain account information with the countries in which you are considered to be fiscally resident.

You have been identified as being fiscally resident in one or more countries outside of France.

With effect from 31/07/2019 we will declare to the French tax authorities information concerning your accounts held with us (excluding regulated savings accounts) as at 31/12/2018. This information will then be forwarded by the French tax authorities to the tax authorities of your country/countries of tax residence.

The declaration includes the balances of your accounts on 31/12/2018 together with interest, dividends and sales proceeds or reimbursements from financial assets credited to your accounts in 2018.

A declaration containing the same information will be made in subsequent years until such time as you justify to us that you have no fiscal ties with these countries.

At the end of the letter is a table showing the countries with which your details will be shared (*Etat de résidence fiscal identifié*), together with the information which will be included (*Informations des comptes à déclarer*).

If you have a Tax Identification Number which does not appear in this table, please forward this to us to complete our records. In case of error or anomaly please let us know immediately. In all other cases, this letter is for information purposes only and no action is required.

You are reminded that it is your responsibility to declare the amounts shown on the tax return of your country/countries of fiscal residence.