

# Automatic Exchange of Information ("AEOI") Portal Overview and Report Submission

Training Session

5 June 2023

# With you today



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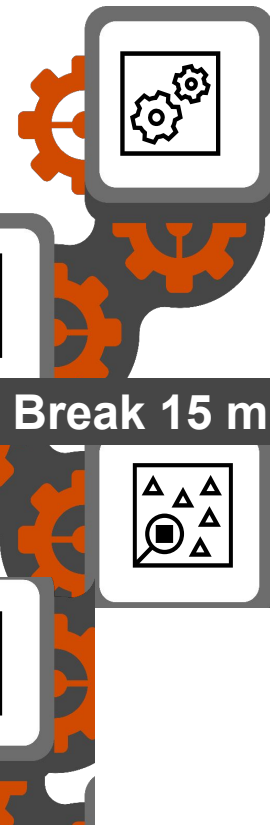
# Agenda

**Introduction & opening remarks**

**10 minutes  
10:10am**

**Registration and Reporting on the AEOI portal**

**30 minutes  
10:55am**



**Recap to ADGM RFI Obligations**

**15 minutes  
10:25am**

**Break 15 minutes**

**FATCA and CRS excel report templates**

**20 minutes  
11:30am**

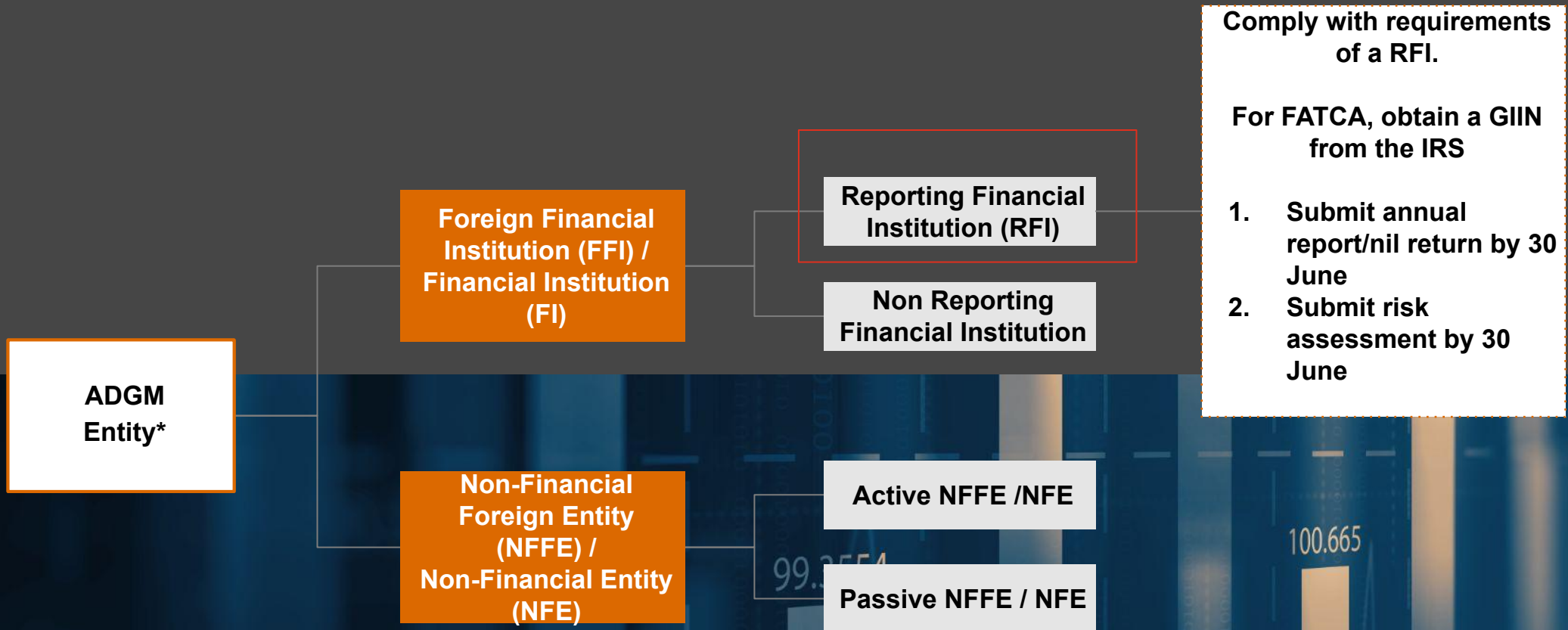
**Q&A**

**30 minutes  
12:00pm**

# Recap to ADGM RFI Obligations

# 01

# Legal Entity Classifications under FATCA Model IGA and CRS



\*Entity - consists of legal persons and legal arrangements, such as corporations, partnerships, trusts, and foundations.

# ADGM RFI obligations (Financial Accounts maintained)

Register for FATCA/CRS reporting purposes on the new UAE AEOI portal

01

Ensure an established FATCA and CRS governance framework (FATCA and CRS policies and procedures) are in place

02

Identify accounts which are financial accounts and therefore need to be reviewed

03

Conduct onboarding new account due diligence and pre-existing account due diligence

04

Continuously monitor for changes in circumstances

05

Report reportable accounts (or file nil return) on an annual basis by 30 June

06

Comply with regulatory audit requests (if applicable)

07

# ADGM RFI Obligations (no Financial Accounts maintained)

Register for FATCA/CRS reporting purposes on the new UAE AEOI portal

01

Ensure an established FATCA and CRS governance framework (FATCA and CRS policies and procedures) are in place

02

File a nil return on an annual basis by 30 June

03

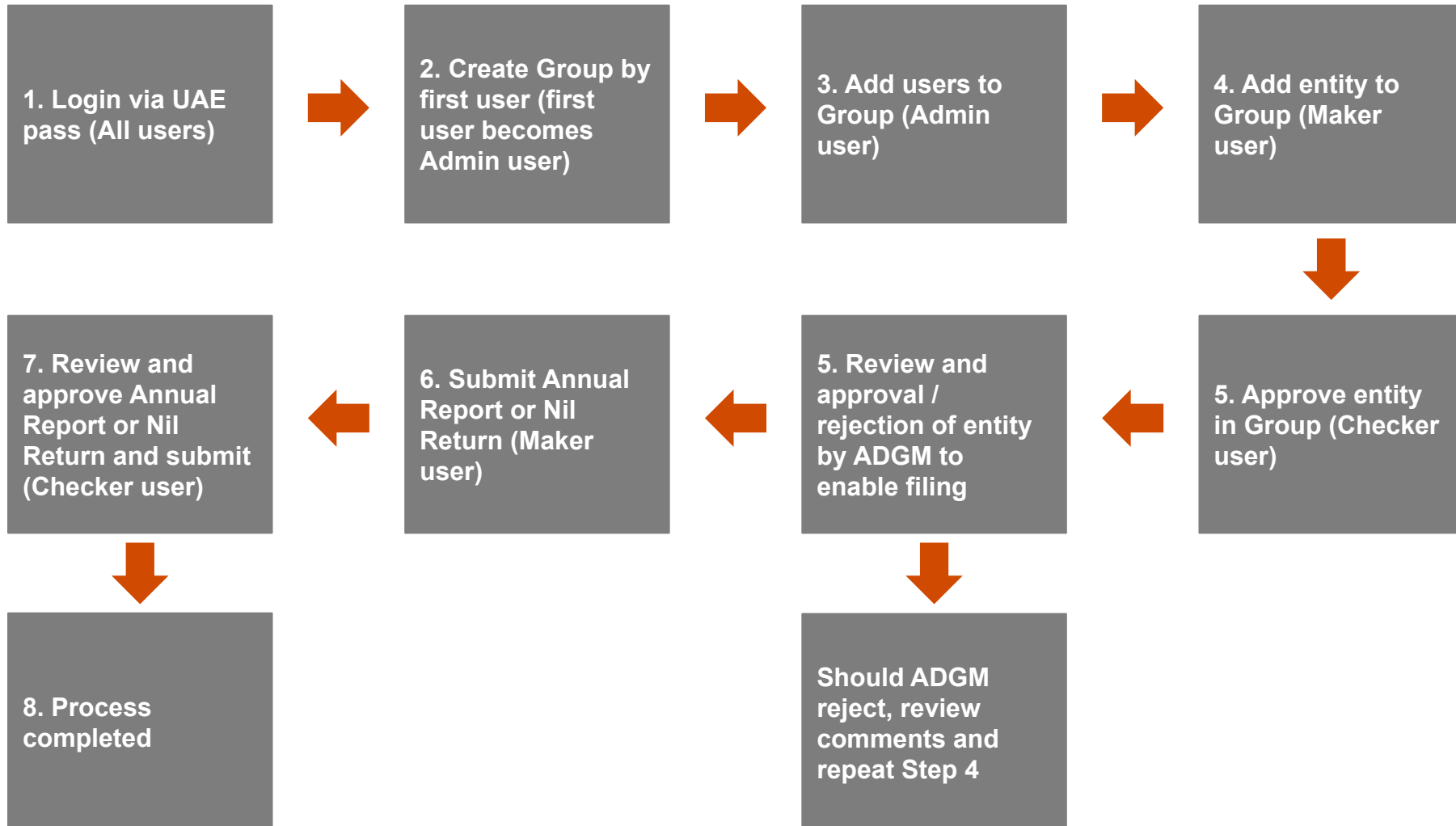
Comply with regulatory audit requests (if applicable)

04

# Registration and Reporting on the AEOI portal

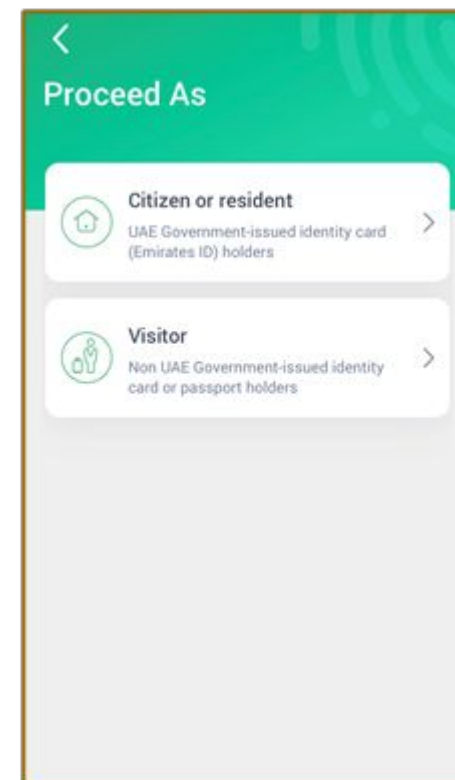
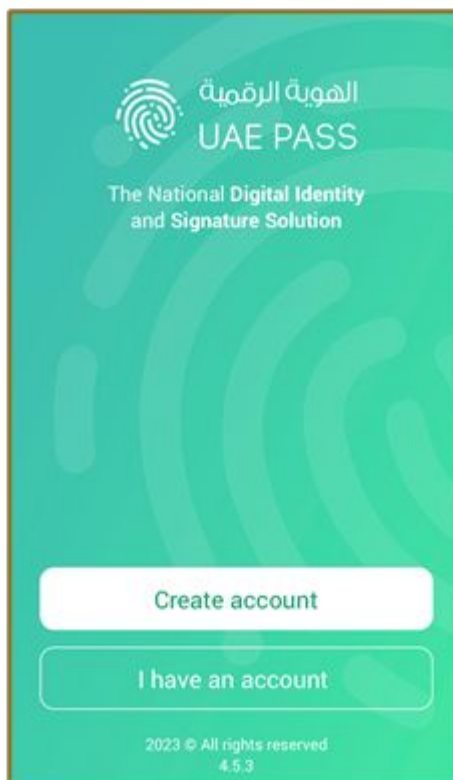
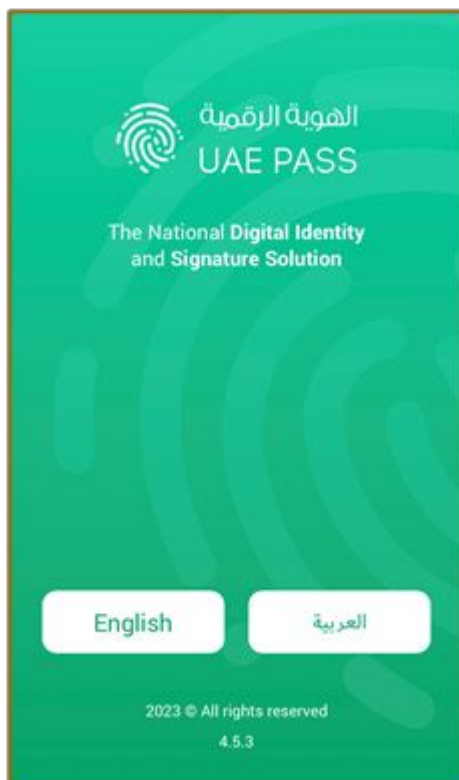
# 02

# Entity Registration and Submission Steps on the Automatic Exchange of Information Portal (“AEOI Portal”)

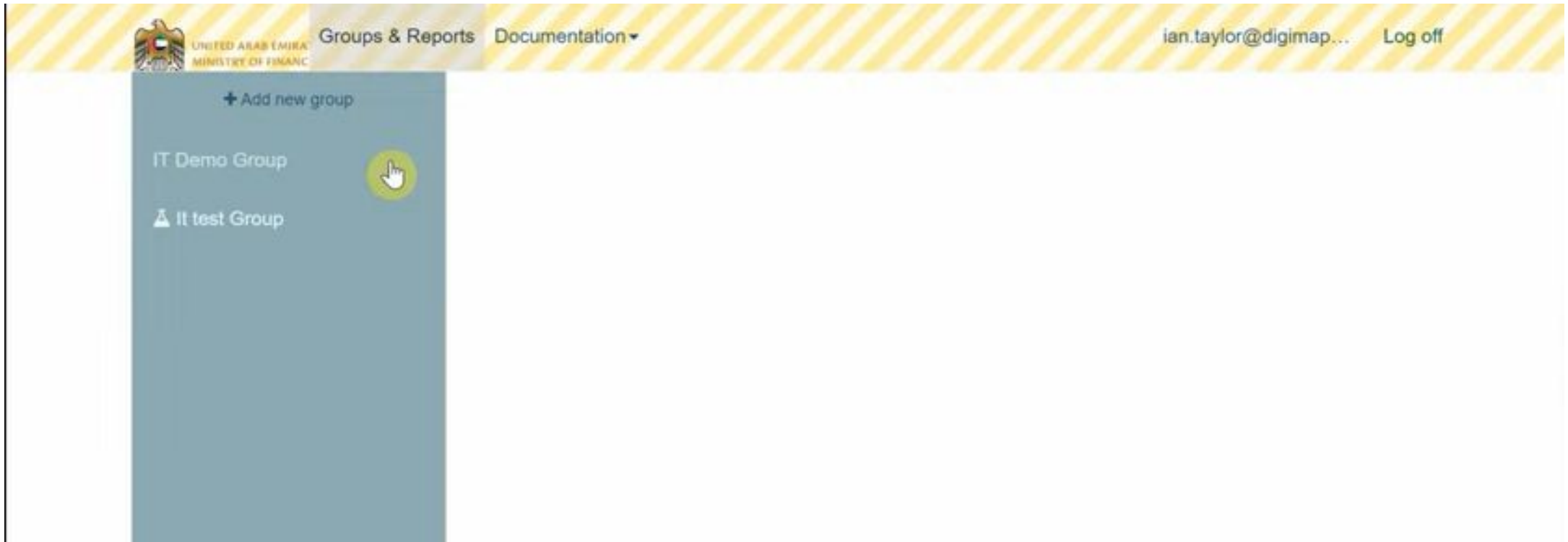


# Login via UAE pass (All users)

- All users are required to complete a fresh registration on the FATCA CRS system for CY2022 reporting purposes (regardless of registration status from prior years).
- UAEPASS is a Digital Identity that enables users to authenticate to service providers using your mobile app (password-less sign in).
- UAEPASS is associated with personal phone number and email address.
- FATCA CRS system allows users to define a "correspondence email", so that FATCA / CRS emails can be sent to your work / professional email address, rather than your personal email address.



# Login via UAE pass (All users) - landing page (Admin)



This is a **landing page** for Portal after logging in using UAE pass.

# Create Group (Admin)



A “Group” is a group of RFIs or entities.

Multiple RFIs can be included in the same Group even if they are regulated by different UAE Regulatory Authorities (“UAE RAs”).

- A user can create multiple Groups. The first user (who creates the group) is the “Admin” user. Every group needs at least 2 users in order to take any action on the system (Maker/Checker concept will be discussed in the following slides).
- RFIs may not be registered on the system until a “Group” is created.

The screenshot shows a web form titled "Add group". Below the title, there is a sub-header "Use groups to group your entities." and a note "After you have created an group, you may add entities to it." The form contains a text input field labeled "Group name" with a placeholder "Group name". Below the input field, there is a checkbox labeled "This is a test group" with a warning icon. Underneath the checkbox, there is a sub-header "Use test groups for testing your systems." and a note "Reports submitted in test groups are never forwarded to the destination country."

# Add users to Groups (Admin)

Groups can have various user roles:

- **Admin** - Administrators can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.
- **Maker** - Makers can upload and enter reports and other submissions.
- **Checker** - Checkers are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.
- **Maker/Checker**
- **Viewer** - Viewers can see the items contained in the group but cannot make any changes.

## Add group

Use groups to group your entities.

After you have created a group, you may add entities to it.

Group name

**This is a test group**

Use test groups for testing your systems.

Reports submitted in test groups are never forwarded to the destination country.

## Additional users

You will be an administrator of this group.

- **Administrators** can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.
- **Makers** can upload and enter reports and other submissions.
- **Checkers** are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.
- **Viewers** can see the items contained in the group but cannot make any changes.

You must add at least one other user to this group in addition to yourself.

ian.taylor@digimap.gg	Admin	
New user email address	Maker	+ Add user
Save		

The FATCA CRS system requires a minimum of 2 users to be registered in order to undertake any activities. The first user is the "Admin" user, who is able to add additional users to the Group.

# Add RFI to Group (Maker User)

1) Select the **type of report** (CRS and/or FATCA)

2) Select **classification** from the drop down

### Add entity

You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

<b>Type of reports this institution will submit</b>	<b>Classification</b> This should match the legal classification or be the item that covers the greatest part of the business.	<b>Reportable from</b>
<input checked="" type="checkbox"/> Common Reporting Standard	<input type="text" value="Depository Institution"/>	<input type="text" value="YY-MM-DD"/> Date became RFI
<input type="checkbox"/> Foreign Account Tax Compliance Act		

**Regulated by**

- Central Bank of the UAE (CBUAE)
- Dubai International Financial Center (DIFC)
- Securities and Commodities Authority (SCA)
- Abu Dhabi Global Market (ADGM)
- Non-financial regulated

If you are required to report this entity to more than one Regulatory Authority, you must create a new Group for each Regulatory Authority. E.g., should the entity be required to report to Central Bank of the UAE, DIFC and SCA, then you must create three (3) Groups, one for each Regulatory Authority

**GIIN (optional)**

**Name**

Please ensure that the "Name" of the entity is the correct full legal name including any appropriate symbols or punctuation (for example brackets). Shortened terms such as "Int." or "Ltd." should not be used unless they form part of the full legal name. Where the name is auto populated from the registered GIIN and this differs from the full legal name of the entity, this can and should be amended in the "Name" field above.

3) Enter the **date** you became an RFI

4) Select the RA that regulates the RFI (**ADGM**)

5) Search for the **Global Intermediary Identification Number ("GIIN")** or name (if the RFI will be submitting data for FATCA purposes). If you do not select FATCA reporting, the GIIN is optional.

# Sponsored / Sponsoring registration (Maker user)



## If you are a Sponsoring Entity (.SP. GIIN) for FATCA purposes

- Enter the GIIN of your Sponsored Entity (.SS., .SD., .SF., SB GIIN) when registering your RFI.
- The first 6 characters of the GIIN will be the same for the SS and SP for example.
- Sponsoring Entities do not have a reporting obligation for FATCA reporting purposes.

## If you are a Sponsoring Entity that is also a RFI for FATCA purposes

- Reach out to the IRS and obtain an additional GIIN for reporting your financial accounts and register separately using that GIIN.
- If you are a Sponsoring Entity in the UAE with a CRS reporting obligation, you are required to register on the system using your Trade License number.
- Once you have registered your Sponsored Entity on the system and it is approved, a reporting obligation will be triggered for the Sponsored Entity (for FATCA and/or CRS).

# Non-RFI registration – Active, Passive Non-Financial (Foreign Entities), Non-Reporting FIs and Registered Deemed Compliant FFIs (FATCA only) by Maker user

In accordance with the compliance requirements for FATCA and CRS in the UAE, ADGM may require you to declare your legal entity classification for the purposes of both regimes, respectively.

- In the case that you declare yourself an Active, Passive Non-Financial (Foreign) Entity (NFE/NFFE) or Non-Reporting Financial Institution, a reporting obligation will not be triggered for the respective compliance type (FATCA or CRS).
- In the case that you declare yourself as a Registered Deemed Compliant FFI (for FATCA purposes), you will be required to provide your GIIN. However, a reporting obligation will not be triggered for FATCA purposes.
- In case you are a Non RFI for a preceding calendar year and your legal entity classification changes to RFI, it is your responsibility to inform ADGM and register on the system for the relevant reporting year activities.

**Add entity**  
You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

**Type of reports this institution will submit**

- Common Reporting Standard
- Foreign Account Tax Compliance Act

**Classification**  
This should match the legal classification or be the item that covers the greatest part of the business.

**Reportable from**  
YYYY-MM-DD

**Regulated by**

- Securities and Commodities Authority (SCA)
- Abu Dhabi Global Market (ADGM)
- Non-financial regulated

The dropdown menu for Classification is open, showing the following options:

- Depository Institution
- Custodial Institution
- Specified Insurance Company
- Investment Entity Type A (as per Section VIII A6(a) of the OECD Standard)
- Investment Entity Type B (as per Section VIII A6(b) of the OECD Standard)
- Non Reporting Financial Institution
- Active NFE
- Passive NFE

**Add entity**  
You will not be able to take any actions for this entity until it has been authorised by your Regulatory Authority.

**Type of reports this institution will submit**

- Common Reporting Standard
- Foreign Account Tax Compliance Act

**Classification**  
This should match the legal classification or be the item that covers the greatest part of the business.

**Regulated by**

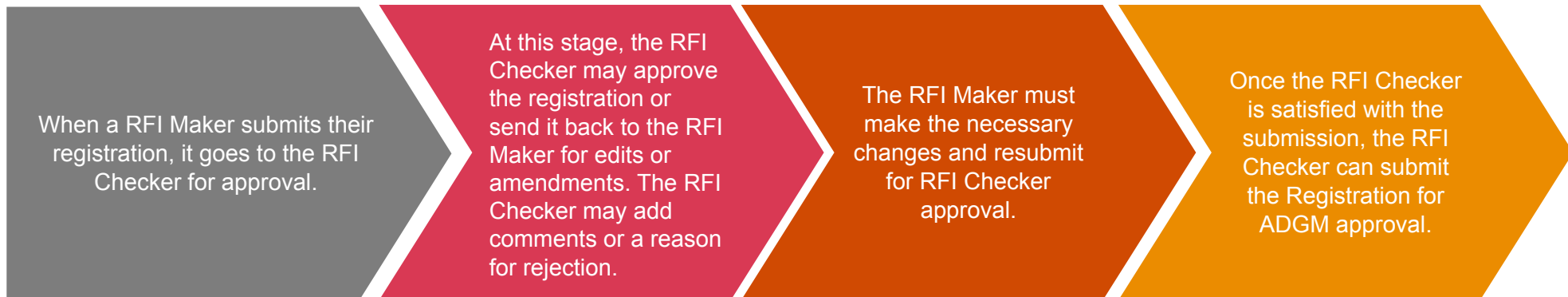
- Securities and Commodities Authority (SCA)
- Abu Dhabi Global Market (ADGM)
- Non-financial regulated

The dropdown menu for Classification is open, showing the following options:

- Depository Institution
- Custodial Institution
- Specified Insurance Company
- Investment Entity
- Non Reporting Financial Institution
- Active NFFE
- Passive NFFE
- Registered Deemed Compliant

# Add RFI – Approval by Checker user

All actions performed in the FATCA CRS system are required to go through a Maker → Checker workflow.



Entities awaiting checking

These entities have been submitted but are awaiting checking.

Name	External ID	Period	CRS
test for checker email	test for checker email	2022-12-31	>

# ADGM approval / rejection process for RFI

Approval on the registration from ADGM is a prerequisite for data submission.

ADGM will validate the RFI registration and "authorize" or "deny" the RFI registration. If ADGM denies registration, they will provide a reason for denial.

If your Registration is "denied" by ADGM, you (RFI Maker) will be required to re-submit the application for RFI Checker and ADGM approval, after making the necessary changes.

Please note: You will not be able to take any actions on the FATCA CRS system until your RFI registration is approved by ADGM.

→ Edit Registration Details  
→ See Previous Registrations

Reporting types	Classification	Reporting periods
Common Reporting Standard	Custodial Institution <small>This should match the legal classification or be the item that covers the greatest part of the business.</small> Change ▾	2022-12-31
Foreign Account Tax Compliance Act	Specified Insurance Company Change ▾	2022-12-31

This financial institution has been submitted to CBUAE for authorisation. You will not be able to take any actions until it has been authorised. If you need to amend this financial institution further, you will first need to retract the outstanding authorisation request by clicking the button below.

**Retract submission**

▶ Delete financial institution

Licensing Authority: Central Bank

Trade license or commercial license number: 1234

Trade license or commercial license: Capture.JPG

Regulatory license: Capture.JPG

Other documents

Classification Details

Reporting types	Classification	Reporting Periods
Common Reporting Standard	<small>This should match the legal classification or be the item that covers the greatest part of the business.</small>	2022-12-31 2022-12-31
Foreign Account Tax Compliance Act	Specified Insurance Company	2022-12-31 2022-12-31

Reason for denying

OK

✔ Authorise    ✖ Deny

# RFI Data Submission (Maker User)



RFIs with financial accounts and data submissions requirements will be required submit reports uploaded in Excel format.



The FATCA and CRS data reporting templates for CY2022 will be available for download from the FATCA CRS system under the "Reports" tab upon go-live.



Note: The FATCA and CRS reporting templates for CY2022 may differ from CY2021. Please ensure you are downloading the latest version of the template.



Uploaded data may result in "errors" and "warnings" (see next slide).



In the case of a RFI that did not maintain any financial accounts for the purposes of FATCA and/or CRS for calendar year 2022, it is obligated to submit a nil return by the stipulated deadline.



Failure to complete reporting obligations may result in enforcement measures applied by ADGM.

Test Group Group ID 354

## Submit an Excel file

To submit data using Excel:

- Download the relevant Excel template for the reporting type you wish to use.
- Follow the filing instructions found within the template to complete the data.
- Return to this page to submit your data by uploading the completed file.

Report type

## Submit nil returns

You may fulfil your reporting obligation by ticking the nil return tick box for the period selected.

If you record a nil return and subsequently need to submit account reports for the same reporting entity, the account report may be submitted under the "Reports" tab and will effectively override the nil return.

If you submit an annual report in error and wish to replace it with a nil return, you will need to retract the annual report first before re-submitting a nil return. You are not allowed to submit a nil return for any UAE RFI which has already made a return (nil or otherwise) for the given reporting period.

Report type

Reporting period

Select the Financial Institution you wish to make the Nil Return for. If you wish to make a Nil Return for an FI where a report has already been successfully submitted, you need to Retract that report first.

You will be asked to agree to the Confirmation by clicking the check box.

test1 test1

Confirmation  By submitting a nil return here you acknowledge that the UAE Reporting Financial Institution (UAE RFI) does not maintain any financial accounts for the purposes of Common Reporting Standard for this calendar year.

# RFI Data Submission - errors (Maker User)

## Errors

- Uploaded data cannot be submitted to the RFI Checker (and subsequently ADGM) for approval if it has errors.
- There is option to Download the errors as a CSV file which can be opened in Excel.
- If there are errors, the Excel spreadsheet needs to be corrected and submitted again until it is correct.



# RFI Data Submission - Tax Identification Numbers (TIN)



## Tax Identification Numbers ("TIN")

- It is expected the system will include TIN Validations for the TINs for certain jurisdictions, for FATCA and CRS purposes. The RFI can refer to the OECD website to validate TIN structures for each jurisdiction

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

### TAX IDENTIFICATION NUMBERS



This section provides an overview of domestic rules in the jurisdictions listed below governing the issuance, structure, use and validity of Tax Identification Numbers ("TIN") or their functional equivalents. The jurisdiction-specific information the TINs is split into a section for individuals and a section for entities and can be accessed by clicking on the name of the jurisdiction below. Each jurisdiction has provided the OECD Secretariat with input on its current rules in relation to the issuance, structure, use and validity of its TINs. While the jurisdictions and the OECD endeavour to keep the information as accurate and up to date as possible, the information in this section is to be considered as preliminary guidance only. If further questions in relation to a TIN arise, it is recommended that the tax administration of the relevant jurisdiction be contacted directly.

Latest update: 1 June 2023 ([Click here for breakdown of updates](#))

> Albania	> Cyprus	> Kazakhstan	> Portugal
> Andorra	> Czech Republic	> Korea	> Qatar
> Anguilla	> Denmark	> Kuwait	> Romania
> Antigua and Barbuda	> Dominica	> Latvia	> Russian Federation
> Argentina	> Ecuador	> Lebanon	> Saint Kitts and Nevis
> Aruba	> Estonia	> Liechtenstein	> Saint Lucia
> Australia	> Faroe Islands	> Lithuania	> Saint Vincent and the Grenadines
> Austria	> Finland	> Luxembourg	> Samoa
> Azerbaijan	> France (EN/FR)	> Macau (China)	> San Marino
> The Bahamas	> Georgia	> Malaysia	> Saudi Arabia
> Bahrain	> Germany	> Maldives	> Seychelles
> Barbados	> Ghana	> Malta	> Singapore

# RFI Data Submission approval by Checker user

All actions performed in the FATCA CRS system are required to go through a Maker → Checker workflow.

When a RFI Maker submits their data without errors, it goes to the RFI Checker for approval.

At this stage, the RFI Checker may approve the data submission or send it back to the RFI Maker for edits or amendments of the data. The RFI Checker may add comments or a reason for rejection of the data.

The RFI Maker must make the necessary changes and resubmit for RFI Checker approval.

If the RFI Checker rejects the submission, In order to re-submit data, the RFI Maker will have to 'retract' the previous submission to erase the previous submission.

After this, the RFI Maker will upload the corrected data file. If it is error free and submitted, it will go back for RFI Checker approval.

Once the RFI Checker is satisfied with the submission, the RFI Checker can submit the Registration for ADGM approval.

The screenshot displays a web interface for a FATCA CRS report. At the top, it shows 'Test 13April Group ID 113'. Below this, the report details are listed: 'Report ID 101 Message ref IgorExcel.1', 'CRS Reporting period 31/12/2022', 'Submitted by for Test 13April on 13/04/2023 15:33', and 'Sending company IN: 113'. A yellow warning box contains the text: 'This report has not yet been submitted as it needs to be checked first.' Below the warning, there are two buttons: a green 'Accept' button and a red 'Reject' button. At the bottom, there are tabs for 'Summary', 'XML', and 'Retract report'. Below the tabs, there are controls for 'Expand all', 'Collapse all', and a search box labeled 'Search names'. At the very bottom, it shows '0 account reports Reporting FI IGOR\_FinancialInstitutionId:273'.

# RFI Data Submission - How to know if the submission is successful



Once the RFI Checker has approved the data submission, it is sent to ADGM.

At this stage, the RFI no longer needs to take any further action.

The RFI is able to view the status of submissions under the "Entities" tab.

The Entities screen will show the following:

- A red circle with a white exclamation mark if a return has not been submitted and checked
- A green tick if you have submitted a return and it has been checked

The Entities screen will show the following

- A red circle with a white exclamation mark if a return has not been submitted and checked
- A green tick if you have submitted a return and it has been checked

Authorised entities

Name	External ID	Period	CRS	US_FATCA
[Redacted]	[Redacted]	2022-12-31	!	✓
[Redacted]	[Redacted]	2022-12-31	!	✓

# Other actions

## Retracting submissions

- In case of 'rejection' by RFI Checker
- In case of amendments only until domestic deadline

## Deleting RFIs

- Only if no submissions (data submissions, nil returns, risk assessment questionnaire) have been made to ADGM.
- If submissions have been made, RFI may be archived.

## Removing users / changing roles

- Only Admin users can edit user roles from the 'Settings' tab.
- Note: User roles are assigned at a Group level (i.e., if a User's role is changed in 1 group, it does not mean that the same user's role will be impacted in another group).

Reporting types	This should match the legal classification or be the item that covers the greatest part of the business.	Reporting periods
Common Reporting Standard	Custodial Institution <a href="#">Change ▾</a>	2022-12-31
Foreign Account Tax Compliance Act	Specified Insurance Company <a href="#">Change ▾</a>	2022-12-31

This financial institution has been submitted to CBUAE for authorisation. You will not be able to take any actions until it has been authorised. If you need to amend this financial institution further, you will first need to retract the outstanding authorisation request by clicking the button below.

[Retract submission](#)

[Delete financial institution](#)

### Add group

Use groups to group your entities.

After you have created an group, you may add entities to it.

**Group name**

#### Additional users

You will be an administrator of this group.

- **Administrators** can perform all actions in the group, including viewing, making and checking, and also add and remove users from the group.
- **Makers** can upload and enter reports and other submissions.
- **Checkers** are responsible for checking the work of a maker before it is submitted to your regulating authority. If a checker is also a maker, they may not check their own work.
- **Viewers** can see the items contained in the group but cannot make any changes.

You must add at least one other user to this group in addition to yourself.

dalla.azzi@pwc.com	<b>Admin</b>	
test.user@test.com	Maker+Checker ▾	<a href="#">Remove</a>
test.user1@test.com	Maker ▾	<a href="#">Remove</a>
test.user2@test.com	Checker ▾	<a href="#">Remove</a>
test.user3@test.com	Viewer ▾	<a href="#">+ Add user</a>

[Save](#)

# FATCA and CRS Excel Report Templates

# 03



# CRS Annual Report Submission

UNITED ARAB EMIRATES  
MINISTRY OF FINANCE



الإمارات العربية المتحدة  
وزارة المالية

## CRS: RFI Submission Template

2023-1.7

CRS Reportable accounts are to be reported in the "Accounts" worksheet.

**Note: For joint accounts, the account must appear once per reportable account holder.**

Where an account has Controlling Person(s), these must be reported in the "Controlling Persons" worksheet.

When filling the above worksheets, please take care to:

1. Do not add or delete columns.
2. Do not swap the order of columns.
3. Follow 'filing instructions' to ensure data is reported accurately.

A comprehensive description of the rules related to each field is available in the "Filing Instructions" worksheet.

A complete list of country codes is contained in the "Countries" worksheet.

Ensure that your filing is completed and submitted to your Regulatory Authority for approval before the stipulated deadline.

A Frequently Available Questions ("FAQ") is available at the following URL:

<https://mof.gov.ae/fatca-and-crs/>

Sheet 1: Index  
Sheet 2: Accounts  
Sheet 3: Controlling Persons  
Sheet 4: Filing Instructions  
Sheet 5: Countries

Index

Accounts

Controlling Persons

Filing Instructions

Countries



# CRS Annual Report



## Accounts Sheet

Section	Reporting Field	Value
<b>Account</b>	<b>Number [Mandatory]</b>	<ul style="list-style-type: none"> <li>• Max length: 200</li> <li>• Value depends on "Account Number Type"</li> <li>• If OECD601, must be valid IBAN for United Arab Emirates:                             <ul style="list-style-type: none"> <li>- Must start with AE</li> <li>- Must be 23 characters in length</li> </ul> </li> <li>• If OECD603, must be valid ISIN                             <ul style="list-style-type: none"> <li>- ISIN must be 12 characters in length</li> </ul> </li> </ul>
	<b>Type [Mandatory]</b>	<ul style="list-style-type: none"> <li>• The account number should be one of the following:                             <ul style="list-style-type: none"> <li>- OECD601: International Bank Account Number ("IBAN"), must be valid UAE IBAN</li> <li>- OECD602: Other Bank Account Number ("OBAN")</li> <li>- OECD603: International Securities Identification Number ("ISIN"), must be valid ISIN</li> <li>- OECD604: Other Securities Identification Number ("OSIN")</li> <li>- OECD605: Other account number</li> </ul> </li> </ul>
	<b>Opening Date [Mandatory]</b>	<ul style="list-style-type: none"> <li>• The following rules should be adhered to with respect to the Account Opening Date:                             <ul style="list-style-type: none"> <li>- The date format is YYYY-MM-DD; and</li> <li>- Date should not be after the calendar year in which the reportable data relates to.</li> </ul> </li> </ul>
	<b>Closure Date [Mandatory*]</b>	<ul style="list-style-type: none"> <li>• The following rules should be adhered to with respect to the Account Closure Date:                             <ul style="list-style-type: none"> <li>- Mandatory if Account is closed</li> <li>- Value must be during reporting period</li> <li>- Value must be after "Account Opening date" (column C)</li> <li>- Format in Year-Month-Day</li> </ul> </li> </ul>

# CRS Annual Report



## Accounts Sheet

Section	Reporting Field	Value
<b>Account</b> (cont'd)	<b>Is Undocumented?</b> [Mandatory]	<ul style="list-style-type: none"> <li>Is account "Undocumented"? Only below mentioned values are acceptable:                             <ul style="list-style-type: none"> <li>- True</li> <li>- False</li> </ul> </li> <li>Account opening must before 2017-01-01</li> </ul>
	<b>Is Closed?</b> [Mandatory]	<ul style="list-style-type: none"> <li>Was account "Closed" during this reporting period? Only below mentioned values are acceptable:                             <ul style="list-style-type: none"> <li>- True</li> <li>- False</li> </ul> </li> </ul>
	<b>Is Dormant?</b> [Mandatory]	<ul style="list-style-type: none"> <li>Was the account "Dormant" during the reporting period? Only below mentioned values are acceptable:                             <ul style="list-style-type: none"> <li>- True</li> <li>- False</li> </ul> </li> </ul>
<b>Holder</b>	<b>Type</b> [Mandatory]	<ul style="list-style-type: none"> <li>"Individual" or "Entity" values accepted, depending on the Account Holder.</li> </ul>
<b>Holder</b> (Individual)	<b>First Name</b> [Mandatory*]	<ul style="list-style-type: none"> <li>Mandatory if Account Type is an "Individual".</li> <li>Forbidden for Entities</li> <li>If there is no First Name then "NFN" can be provided.</li> <li>Max length: 200</li> </ul>
	<b>Last Name</b> [Mandatory*]	<ul style="list-style-type: none"> <li>Mandatory if Account Type is an "Individual".</li> <li>Forbidden for Entities</li> <li>Max length: 200</li> </ul>

# CRS Annual Report



## Accounts Sheet

Section	Reporting Field	Value
Holder (Individual) (cont'd)	<b>Date of Birth</b> [Mandatory*]	<ul style="list-style-type: none"> <li>• Mandatory if Account Type is an "Individual".</li> <li>• Forbidden for Entities</li> <li>• The following rules should be adhered to with respect to the Birth Date:               <ol style="list-style-type: none"> <li>a. The data format is YYYY-MM-DD;</li> <li>b. Should not be a date before 1900-01-01; and</li> <li>c. Should not be a date after the account opening date.</li> </ol> </li> </ul>
	<b>Birth City</b> [Optional]	<ul style="list-style-type: none"> <li>• Optional for Individuals</li> <li>• Forbidden for Entities</li> <li>• Birth City length should be less than 200 character length.</li> </ul>
Holder (Entity)	<b>Name</b> [Mandatory*]	<ul style="list-style-type: none"> <li>• Mandatory for Entities</li> <li>• Forbidden for Individuals</li> <li>• Max length: 200</li> </ul>
	<b>Type</b> [Mandatory*]	<ul style="list-style-type: none"> <li>• Mandatory for Entities</li> <li>• Forbidden for Individuals</li> <li>• Type of CRS entity. Must be one of:               <ul style="list-style-type: none"> <li>- CRS101: Passive Non-Financial Entity with one or more controlling person that is a Reportable Person</li> <li>- CRS102: CRS Reportable Person</li> <li>- CRS103: Passive Non-Financial Entity that is a CRS Reportable Person</li> </ul> </li> </ul>

# CRS Annual Report



## Accounts Sheet

Section	Reporting Field	Value
Holder (Address)	<b>Country</b> [Mandatory]	<ul style="list-style-type: none"> <li>Country of account holder address. Must be a 2 letter country code.                             <ul style="list-style-type: none"> <li>For undocumented accounts, must be "AE" (without quotes)</li> </ul> </li> </ul>
	<b>City</b> [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 200</li> <li>For undocumented accounts, must be "NA" (without quotes)</li> </ul>
	<b>Street</b> [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 4000</li> <li>For undocumented accounts, must be "Undocumented" (without quotes)</li> </ul>
Holder (Tax Information)	<b>Tax Residence 1</b> [Mandatory]	<ul style="list-style-type: none"> <li>Should be 2 character code.                             <ul style="list-style-type: none"> <li>For undocumented accounts, must be "AE" (without quotes)</li> <li>For documented accounts, must not be "AE" (without quotes)</li> <li>Must not be "US" (without quotes)</li> </ul> </li> </ul>
	<b>TIN Issuer 1</b> [Mandatory*]	<ul style="list-style-type: none"> <li>Should be 2 character code.                             <ul style="list-style-type: none"> <li>Mandatory if "TIN 1" is specified</li> <li>If filled in, must be the same as "Tax Residency 1"</li> </ul> </li> </ul>
	<b>TIN 1</b> [Mandatory*]	<ul style="list-style-type: none"> <li>Mandatory if jurisdiction of tax residence automatically issues TINs for tax purposes and TIN is maintained by RFI.</li> <li>For undocumented accounts, TIN must not be filled in.</li> </ul>

# CRS Annual Report



## Accounts Sheet

Section	Reporting Field	Value
Amount	Currency [Mandatory]	<ul style="list-style-type: none"> <li>• Currency code                             <ul style="list-style-type: none"> <li>- Must be USD</li> </ul> </li> </ul>
	Balance [Mandatory]	<ul style="list-style-type: none"> <li>• Must be numeric.                             <ul style="list-style-type: none"> <li>- Non-negative amount</li> <li>- Two-decimal digits</li> <li>- For closed accounts, must be 0.00</li> </ul> </li> </ul>
Payments	Dividends [Mandatory]	<ul style="list-style-type: none"> <li>• Must be numeric                             <ul style="list-style-type: none"> <li>- Non-negative amount</li> <li>- Two-decimal digits</li> </ul> </li> </ul>
	Interest [Mandatory]	<ul style="list-style-type: none"> <li>• Must be numeric.                             <ul style="list-style-type: none"> <li>- Non-negative amount</li> <li>- Two-decimal digits</li> </ul> </li> </ul>
	Gross Proceeds / Redemptions [Mandatory]	<ul style="list-style-type: none"> <li>• Must be numeric                             <ul style="list-style-type: none"> <li>- Non-negative amount</li> <li>- Two-decimal digits</li> </ul> </li> </ul>
	Other [Mandatory]	<ul style="list-style-type: none"> <li>• Must be numeric.                             <ul style="list-style-type: none"> <li>- Non-negative amount</li> <li>- Two-decimal digits</li> </ul> </li> </ul>

# CRS Annual Report



## Controlling Person Sheet

Section	Reporting Field	Value
Account	Number [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 200</li> <li>Must match the Account number of a CRS101 account</li> </ul>
Holder (Individual)	First Name [Mandatory]	<ul style="list-style-type: none"> <li>If there is no First Name then "NFN" can be provided.</li> </ul>
	Last Name [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 200</li> </ul>
	Date of Birth [Mandatory]	<ul style="list-style-type: none"> <li>The following rules should be adhered to with respect to the Birth Date:                             <ul style="list-style-type: none"> <li>Value must be after 1900-01-01</li> <li>Value must be before "Account opening date"</li> </ul> </li> </ul>
	Birth City [Optional]	<ul style="list-style-type: none"> <li>Max length: 200</li> </ul>
Holder (Address)	Country [Mandatory]	<ul style="list-style-type: none"> <li>Should be a 2 letter country code.</li> </ul>
	City [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 200</li> </ul>
	Street [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 4000</li> </ul>

# CRS Annual Report



## Controlling Person Sheet

Section	Reporting Field	Value
<b>Holder</b> (Tax Information)	<b>Tax Residency 1</b> <b>[Mandatory]</b>	<ul style="list-style-type: none"> <li>• Two-letter country code               <ul style="list-style-type: none"> <li>- Must not be "AE" (without quotes)</li> <li>- Must not be "US" (without quotes)</li> </ul> </li> </ul>
	<b>TIN Issuer 1</b> <b>[Mandatory*]</b>	<ul style="list-style-type: none"> <li>• Two-letter country code               <ul style="list-style-type: none"> <li>- Mandatory if "TIN 1" is specified</li> <li>- If filled in, must be the same as "Tax Residency 1"</li> </ul> </li> </ul>
	<b>TIN 1</b> <b>[Mandatory*]</b>	<ul style="list-style-type: none"> <li>• Mandatory if jurisdiction of tax residence automatically issues TINs for tax purposes and TIN is maintained by RFI.</li> </ul>
<b>Controlling Person</b>	<b>Type</b> <b>[Mandatory]</b>	<ul style="list-style-type: none"> <li>• Controlling Persons Type values should be one of the following:               <ul style="list-style-type: none"> <li>- CRS801: Legal person – ownership</li> <li>- CRS802: Legal person – other means</li> <li>- CRS803: Legal person – senior managing official</li> <li>- CRS804: Trust – settlor</li> <li>- CRS805: Trust – trustee</li> <li>- CRS806: Trust – protector</li> <li>- CRS807: Trust – beneficiary</li> <li>- CRS808: Trust – other</li> <li>- CRS809: Legal arrangement – settlor-equivalent</li> <li>- CRS810: Legal arrangement (non-trust) – trustee-equivalent</li> <li>- CRS811: Legal arrangement (non-trust) – protector-equivalent</li> <li>- CRS812: Legal arrangement (non-trust) – beneficiary-equivalent</li> <li>- CRS813: Legal arrangement (non-trust) – other / equivalent</li> </ul> </li> </ul>



## FATCA: RFI Submission Template

2023-1.5

FATCA Reportable accounts are to be reported in the "Accounts" worksheet.

**Note:** For joint accounts, the account must appear once per reportable account holder.

Where an account has U.S. Substantial Owners, these must be reported in the "Substantial Owners" worksheet.

When filling the above worksheets, please take care to:

1. Do not add or delete columns.
2. Do not swap the order of columns.
3. Follow 'filing instructions' to ensure data is reported accurately.

A comprehensive description of the rules related to each field is available in the "Filing Instructions" worksheet.

A description of the US Tax Identification Number ("TIN") format, as well as IRS published TIN reporting codes that may be used in lieu of a US TIN is available in the "US TIN" worksheet.

A complete list of country codes is contained in the "Countries" worksheet.

Ensure that your filing is completed and submitted to your Regulatory Authority for approval before the stipulated deadline.

A Frequently Available Questions ("FAQ") is available at the following URL:

<https://mof.gov.ae/fatca-and-crs/>

Index

Accounts

Substantial Owners

Filing Instructions

US TIN

Countries

Sheet 1: Index

Sheet 2: Accounts

Sheet 3: Substantial Owners

Sheet 4: Filing Instructions

Sheet 5: US TIN

Sheet 6: Countries

# FATCA Annual Report



## Accounts Sheet

Section	Reporting Field	Value
Account	<b>Number</b> <b>[Mandatory]</b>	<ul style="list-style-type: none"> <li>● Max length: 200</li> <li>● Value depends on "Account Number Type" (column B)</li> <li>● If OECD601, must be valid IBAN for United Arab Emirates:                             <ul style="list-style-type: none"> <li>○ Must start with AE</li> <li>○ Must be 23 characters in length</li> </ul> </li> <li>● If OECD603, must be valid ISIN                             <ul style="list-style-type: none"> <li>○ ISIN must be 12 characters in length</li> </ul> </li> </ul>
	<b>Number Type</b> <b>[Mandatory]</b>	<ul style="list-style-type: none"> <li>● Account number type must be one of:                             <ul style="list-style-type: none"> <li>- OECD601: International Bank Account Number ("IBAN"), must be valid UAE IBAN</li> <li>- OECD602: Other Bank Account Number ("OBAN")</li> <li>- OECD603: International Securities Identification Number ("ISIN"), must be valid ISIN</li> <li>- OECD604: Other Securities Identification Number ("OSIN")</li> <li>- OECD605: Other account number</li> </ul> </li> </ul>
	<b>Opening Date</b> <b>[Mandatory]</b>	<ul style="list-style-type: none"> <li>● Date of account opening                             <ul style="list-style-type: none"> <li>- Value must be before end of reporting period</li> <li>- Format in Year-Month-Day"</li> </ul> </li> </ul>

# FATCA Annual Report



## Accounts Sheet

Section	Reporting Field	Value
Account (cont'd)	<b>Closure Date</b> [Mandatory*]	<ul style="list-style-type: none"> <li>• Date of account closure                             <ul style="list-style-type: none"> <li>- Mandatory if Account is closed (column E)</li> <li>- Value must be during reporting period</li> <li>- Value must be after "Account Opening date" (column C)</li> <li>- Format in Year-Month-Day</li> </ul> </li> </ul>
	<b>Is Closed?</b> [Mandatory]	<ul style="list-style-type: none"> <li>• Only below mentioned values are acceptable:                             <ul style="list-style-type: none"> <li>- True</li> <li>- False</li> </ul> </li> </ul>
Holder	<b>Type</b> [Mandatory]	<ul style="list-style-type: none"> <li>• One of: individual or entity</li> </ul>
Holder (Individual)	<b>First Name</b> [Mandatory*]	<ul style="list-style-type: none"> <li>• Mandatory for Individuals</li> <li>• Forbidden for Entities</li> <li>• If not known, specify to "NFN" (without quotes)</li> <li>• Max length: 200</li> </ul>
	<b>Last Name</b> [Mandatory*]	<ul style="list-style-type: none"> <li>• Mandatory for Individuals</li> <li>• Forbidden for Entities</li> <li>• Max length: 200</li> </ul>
	<b>Date of Birth</b> [Mandatory*]	<ul style="list-style-type: none"> <li>• Mandatory for Individuals</li> <li>• Forbidden for Entities</li> <li>• Format in Year-Month-Day</li> <li>• Value must be after 1900-01-01</li> <li>• Value must be before "Account opening date" (column C)</li> </ul>

# FATCA Annual Report



Accounts Sheet		
Section	Reporting Field	Value
Holder (Individual) (cont'd)	Birth City [Optional]	<ul style="list-style-type: none"> <li>• Optional for Individuals</li> <li>• Forbidden for Entities</li> <li>• Max length: 200</li> </ul>
Holder (Entity)	Name [Mandatory*]	<ul style="list-style-type: none"> <li>• Mandatory for Entities</li> <li>• Forbidden for Individuals</li> <li>• Max length: 200</li> </ul>
	Type [Mandatory*]	<ul style="list-style-type: none"> <li>• Type FATCA entity must be one of:               <ul style="list-style-type: none"> <li>- FATCA101: Owner Documented FFI with Specified US owners</li> <li>- FATCA102: Passive Non-Financial Foreign Entity ("NFFE")</li> <li>- FATCA103: Non-Participating FFI ("NPFFI")</li> <li>- FATCA104: Specified US Person</li> </ul> </li> </ul>

# FATCA Annual Report



Accounts Sheet		
Section	Reporting Field	Value
Holder (Address)	Country [Mandatory]	<ul style="list-style-type: none"> <li>Must be a two-letter country code</li> </ul>
	City [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 200</li> </ul>
	Street [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 4000</li> </ul>
Holder (Tax Information)	Tax Residency [Optional]	<ul style="list-style-type: none"> <li>Two-letter country code</li> </ul>
	TIN Issuer [Mandatory]	<ul style="list-style-type: none"> <li>Country that issued TIN. Must be a two-letter country code                             <ul style="list-style-type: none"> <li>If TIN is "NA", then value must be "AE" (without quotes)</li> </ul> </li> </ul>
	TIN [Mandatory]	<ul style="list-style-type: none"> <li>For FATCA101, FATCA102 or FATCA103, must be foreign entity TIN (non US) or "NA" (without quotes)</li> <li>For FATCA104, must be US TIN (for Individual or Entity)</li> </ul>

# FATCA Annual Report



## Accounts Sheet

Section	Reporting Field	Value
Amount	Currency [Mandatory]	<ul style="list-style-type: none"> <li>Must be: USD</li> </ul>
	Balance [Mandatory]	<ul style="list-style-type: none"> <li>Non-negative amount</li> <li>Max two-decimal digits</li> <li>For closed accounts, balance immediately before account closure</li> </ul>
Payments	Dividends [Mandatory]	<ul style="list-style-type: none"> <li>Non-negative amount</li> <li>Two-decimal digits</li> </ul>
	Interest [Mandatory]	<ul style="list-style-type: none"> <li>Non-negative amount</li> <li>Two-decimal digits</li> </ul>
	Gross Proceeds / Redemptions [Mandatory]	<ul style="list-style-type: none"> <li>Non-negative amount</li> <li>Two-decimal digits</li> </ul>
	Other [Mandatory]	<ul style="list-style-type: none"> <li>Non-negative amount</li> <li>Two-decimal digits</li> </ul>

# FATCA Annual Report



## Substantial Owners Sheet

Section	Reporting Field	Value
Account	<b>Number</b> [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 200</li> <li>Must match the Account number of a FATCA101 or FATCA102 account</li> </ul>
	<b>Holder (Individual)</b>	
	<b>First Name</b> [Mandatory]	<ul style="list-style-type: none"> <li>If not known, specify "NFN" (without quotes)</li> </ul>
	<b>Last Name</b> [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 200</li> </ul>
	<b>Nationality</b> [Mandatory]	<ul style="list-style-type: none"> <li>Two-letter country code</li> </ul>
	<b>Date of Birth</b> [Mandatory]	<ul style="list-style-type: none"> <li>Value must be after 1900-01-01</li> <li>Value must be before "Account opening date"</li> <li>Format in Year-Month-Day</li> </ul>
	<b>Birth City</b> [Optional]	<ul style="list-style-type: none"> <li>Max length: 200</li> </ul>

# FATCA Annual Report



## Substantial Owners Sheet

Section	Reporting Field	Value
Holder (Address)	Country [Mandatory]	<ul style="list-style-type: none"> <li>Two-letter country code</li> </ul>
	City [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 200</li> </ul>
	Street [Mandatory]	<ul style="list-style-type: none"> <li>Max length: 4000</li> </ul>
Holder (Tax Information)	Tax Residency [Optional]	<ul style="list-style-type: none"> <li>Two-letter country code</li> </ul>
	TIN Issuer [Mandatory]	<ul style="list-style-type: none"> <li>Mandatory, must be "US" (without quotes)</li> </ul>
	TIN [Mandatory]	<ul style="list-style-type: none"> <li>US TIN for Individuals</li> </ul>

Q&A

04



# Thank you



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