

US-Steuerformular für Privatpersonen (W-8BEN) zur Erklärung der steuerlichen Ansässigkeit

comdirect

Sehr geehrte Kundin, sehr geehrter Kunde,

die USA erheben auf sämtliche US-Wertpapiererträge (z.B. auf US-Zinserträge, US-Dividenden) eine Quellensteuer in Höhe von 30%, sofern der Zahlungsempfänger nicht in den USA steuerpflichtig ist.

Eine Ermäßigung der US-Quellensteuer ist grundsätzlich durch ein Doppelbesteuerungsabkommen zwischen Deutschland und den USA möglich. comdirect – eine Marke der Commerzbank AG (im Folgenden comdirect genannt) hat mit der US-Steuerbehörde Internal Revenue Service (IRS) einen Vertrag geschlossen, der es ihr unter bestimmten Voraussetzungen erlaubt, den Kunden eine Ermäßigung der US-Quellensteuer zu gewähren. Es gelten die folgenden vergünstigten Quellensteuersätze:

- 0% bei Zinsen und
- 15% bei Dividenden

Um Ihnen eine Ermäßigung der US-Quellensteuer gewähren zu können, muss comdirect Ihre steuerliche Ansässigkeit prüfen.

Dazu benötigen wir insbesondere für die nachfolgenden Fälle das Formular W-8BEN:

- Kunden, bei denen Wohnsitz und Versandanschrift in unterschiedlichen Staaten liegen
- Kunden, bei denen Ausstellungsland des Ausweises und Wohnsitzland nicht übereinstimmen
- Kunden, die in die USA, zurück nach Deutschland oder in ein Drittland verziehen
- Kunden, die Mitarbeiter von internationalen Organisationen (z.B. UN, WTO, Weltbank etc.) sind

Mit dem Formular W-8BEN bestätigen Sie, dass Sie nicht in den USA steuerpflichtig, wirtschaftlich Berechtigter der US-Wertpapiererträge und somit berechtigt sind, die Vorteile des für Sie relevanten Doppelbesteuerungsabkommens in Anspruch zu nehmen.

In Einzelfällen kann das Formular W-8BEN außerdem zur Dokumentation Ihrer steuerlichen Ansässigkeit für den Foreign Account Tax Compliance Act (FATCA) dienen. Deutsche Banken sind gesetzlich dazu verpflichtet, Konto- und Depotinhaber mit bestimmten Indizien, die auf eine mögliche US-Steuerpflicht hinweisen, zu prüfen. In diesen Fällen werden Sie persönlich von uns kontaktiert.

Bitte senden Sie das englischsprachige US-Steuerformular W-8BEN vollständig ausgefüllt und von Ihnen unterschrieben an folgende Adresse zurück:

comdirect – eine Marke der Commerzbank AG
25449 Quickborn

Wir werden das Formular W-8BEN ausschließlich für interne Prüfzwecke aufbewahren. Ihre persönlichen Daten bzw. Informationen über Ihre US-Erträge werden nicht personenbezogen an die US-Steuerbehörde übermittelt.

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

(Rev. July 2017)

► For use by individuals. Entities must use Form W-8BEN-E.

OMB No. 1545-1621

Department of the Treasury
Internal Revenue Service

► Go to www.irs.gov/FormW8BEN for instructions and the latest information.

► Give this form to the withholding agent or payer. Do not send to the IRS.

Do NOT use this form if:

Instead, use Form:

- 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
- You are a person acting as an intermediary W-8IMY

Note: If you are resident in a FATCA partner jurisdiction (i.e., a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner		2 Country of citizenship	
3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.			
City or town, state or province. Include postal code where appropriate.		Country	
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)		8 Date of birth (MM-DD-YYYY) (see instructions)	

Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9 I certify that the beneficial owner is a resident of _____ 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 and paragraph _____ of the treaty identified on line 9 above to claim a _____ % rate of withholding on (specify type of income): _____

Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: _____

Part III Certification

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:

- 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 for chapter 4 purposes,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
 - (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.

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.**

Sign Here ►

_____ Signature of beneficial owner (or individual authorized to sign for beneficial owner)	_____ Date (MM-DD-YYYY)
_____ Print name of signer	_____ Capacity in which acting (if form is not signed by beneficial owner)

Ausfüllanleitung W-8BEN und Erläuterungen

comdirect

Form **W-8BEN**

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

(Rev. January 2017)

OMB No. 1545-1821

Department of the Treasury
Internal Revenue Service

► Information about Form W-8BEN and separate instructions is at www.irs.gov/formw8ben.
► Give this form to the withholding agent or payer. Do not send to the IRS.

Do NOT use this form if:

- You are NOT an individual.
- You are a U.S. citizen or other U.S. person, including a resident alien individual.
- 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).
- You are a beneficial owner who is receiving compensation for personal services performed in the United States.
- You are a person acting as an intermediary.

Instead, use Form:

- W-8BENE
- W-9
- W-8ECI
- 8233 or W-4
- W-9IMY

Note: If you are resident in a FATCA partner jurisdiction (i.e., a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner Max Mustermann	2 Country of citizenship Germany
3 Permanent residence address (street, apt., or suite no., or rural route). Do not use a P.O. box or in-care-of address. Musterstrasse 1	Country Germany
4 Mailing address (if different from above) 12345 Musterstadt	
City or town, state or province. Include postal code where appropriate.	Country

5 U.S. taxpayer identification number (SSN or TIN, if required) (see instructions) 6 Foreign tax identifying number (see instructions)

7 Reference number(s) (see instructions) 8 Date of birth (MM-DD-YYYY) (see instructions)
1234567 08-15-1970

Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9 I certify that the beneficial owner is a resident of **Germany** 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 and paragraph _____ of the treaty identified on line 9 above to claim a _____ % rate of withholding on (specify type of income):
_____ Explain the additional conditions in the Article and paragraph the beneficial owner needs to be eligible for the rate of withholding: _____

Part III Certification

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:

- 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 for chapter 4 purposes.
 - The person named on line 1 of this form is not a U.S. person.
 - The income to which this form relates is:
 - (a) not effectively connected with the conduct of a trade or business in the United States,
 - (b) effectively connected with the conduct of a trade or business in the United States, 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 barrel exchanges, the beneficial owner is a exempt foreign person as defined in the instructions.
- 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.

Sign Here **Max Mustermann**

Signature of beneficial owner (or individual authorized to sign for beneficial owner)

07-01-2017

Date (MM-DD-YYYY)

Print name of signer **Max Mustermann**

Capacity in which acting (if form is not signed by beneficial owner)

Cat. No. 25647Z

Form **W-8BEN** (Rev. 1-2017)

For Paperwork Reduction Act Notice, see separate instructions.

Erläuterungen

Sehr geehrte Kundin, sehr geehrter Kunde, dieses Musterformular hilft Ihnen beim Ausfüllen Ihres Formulars. Fast alle einzutragenden Angaben können Sie dem schriftlichen Formular entnehmen. Bei zusätzlichen Fragen rufen Sie uns einfach an: Telefon für Kunden: 04106 - 708 25 00
Telefon für Interessenten: 04106 - 70 88

Part I Identification of Beneficial Owner

- 1 Name des wirtschaftlich Berechtigten
- 2 Land der Staatsangehörigkeit
- 3 Wohnsitz des wirtschaftlich Berechtigten: Straße/Hausnummer (Bitte kein Postfach und keine c/o-Adresse angeben) PLZ/Ort Land des Wohnsitzes (z. B. „Germany“)
- 4 Postzustelladresse des wirtschaftlich Berechtigten (falls von Nr. 3 abweichend)

- 5 U.S.-Steuernummer, falls vorhanden (freiwillige Angabe)
- 6 Steuernummer des Kontoinhabers im Staat seiner Ansässigkeit (freiwillige Angabe)
- 7 Konto-/Depotnummer
- 8 Geburtsdatum

Part II Claim of Tax Treaty Benefits

- 9 Land Ihrer steuerlichen Ansässigkeit (z. B. „Germany“)

Part III Certification

Sign Here

Unterschrift des wirtschaftlich Berechtigten (sollte der wirtschaftlich Berechtigte minderjährig sein, so haben alle gesetzlich Vertretungsberechtigten (z. B. beide Elternteile) das Formular zu unterschreiben)

Date

Datum

Print name of signer

Name/n der unterschreibenden Person/en

Capacity in ...

Bitte „legal representative“ nur vermerken, wenn eine gesetzliche Vertretungsberechtigung vorliegt (z. B. wirtschaftlich Berechtigter ist minderjährig).

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