
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. Die comdirect bank AG 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 die comdirect bank AG 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 bank 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.

> Erläuterungen

Form **W-8BEN** Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)
 (Rev. February 2014) OMB No. 1545-1621
 Department of the Treasury Internal Revenue Service
 ▶ 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.

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
- A person acting as an intermediary

Instead, use Form:

- W-8BEN-E
- W-9
- W-8ECI
- 8233 or W-4
- W-8IMY

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.
Mustersirasse 1
12345 Musterhausen

City or town, state or province. Include postal code where appropriate.
Germany

4 Mailing address (if different from above)

City or town, state or province. Include postal code where appropriate.

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)
1234567

8 Date of birth (MM-DD-YYYY) (see instructions)
01-30-1970

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 _____ 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: _____

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 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:
 - (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 **Max Mustermann** 03-30-2014
 Signature of beneficial owner (or individual authorized to sign for beneficial owner) Date (MM-DD-YYYY)

Max Mustermann
 Print name of signer

Capacity in which acting (if form is not signed by beneficial owner)
 Form **W-8BEN** (Rev. 2-2014)
 Cat. No. 25047Z

For Paperwork Reduction Act Notice, see separate instructions.

Ausfüllanleitung W-8BEN



> 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

- Name des wirtschaftlich Berechtigten
- Land der Staatsangehörigkeit
- Wohnsitz des wirtschaftlich Berechtigten:
 Straße/Nr. (Bitte kein Postfach und keine c/o-Adresse angeben)
- PLZ/Ort
- Land des Wohnsitzes (z. B. „Germany“)
- Postzustelladresse des wirtschaftlich Berechtigten (falls von Nr. 3 abweichend)
- US-Steuernummer, falls vorhanden (freiwillige Angabe)
- Steuernummer des Kontoinhabers im Staat seiner Ansässigkeit (freiwillige Angabe)
- Konto-/Depotnummer
- Geburtsdatum

> Part II Claim of Tax Treaty Benefits

- 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).

comdirect bank AG
 25449 Quickborn
 www.comdirect.de

Stand 03/14

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

(Rev. February 2014)

Department of the Treasury
Internal Revenue Service

► 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

Do NOT use this form if:

- 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**

Instead, use Form:

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 _____ 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: _____

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 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:
 - (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)

