

NRA Customer Statement-for Using a U.S. Mailing Address

非美國人使用美國境內地址說明書

Customer Name: _____ **Account No.** _____
客戶姓名 _____ **帳戶號碼** _____

If you are a Nonresident Alien (“NRA”) providing a U.S. permanent address or U.S. mailing address on Form W-8BEN or the account signature card(s), you must provide Cathay Bank with a signed statement explaining the reasons you continue to claim NRA status, and must further provide copies of documentary evidence of permanent residency outside the United States. Such documentation should state your name and non-U.S. address (preferably issued by a governmental authority within the country in which you permanently reside, e.g., a driver’s license, passport, or national identity card). If you are uncertain of your residency status for tax reporting purposes we encourage you to contact your individual tax advisor.

Please be advised that a foreign person meeting either the “green card” test or the “substantial presence” test cannot certify status as a NRA. You will be considered a U.S. resident for tax purposes if you meet either the green card test or the substantial presence test for the calendar year. The green card test is met if you are a lawful resident of the U.S. at any time during the calendar year in accordance with U.S. immigration laws and such status has not been revoked or administratively or judicially determined to have been abandoned. The substantial presence test is met if you are physically present in the U.S. on at least:

1. 31 days during the current year, and
2. 183 days during the 3-year period that includes the current year and the 2 years immediately preceding the current year, including:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year preceding the current year, and
 - 1/6 of the days you were present in the second year preceding the current year.

In English, please explain below why you are able to certify NRA status while maintaining a U.S. address for administrative purposes:

Customer Signature 客戶簽名: _____ **Date 日期:** _____

Passport/Foreign ID Number and Country of Issue 護照/外國身份證號碼及簽發國家:

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若您是一個非美國公民或非美國永久居民的外國人(NRA)，在 W-8BEN 的表格上或帳戶簽名卡上的永久地址或通訊地址是使用美國境內地址，您必須向國泰銀行提供一份有您簽名的說明書，以解釋外國人(NRA) 使用美國地址的原因，並須提供有顯示客戶姓名及國外(非美國) 地址的書面證明文件(建議使用您永久居住國的政府機關核發的證件，例如駕照，護照 或 身分證)。若您不確定您目前是否仍然符合美國稅法設定的“外國人”的基準，我們建議您諮詢您的個人稅務顧問。

重要的是，一個不持有綠卡但符合“綠卡” 或“長期居留”基準的外國人在美國稅務上是 被視為美國居民，而且是不能使用外國人 (NRA) 身份。

符合“綠卡”的基準是指您在美國居住必須是合法的(依據美國移民法條例)，而且您的身份在司法或行政上沒有被廢除或被認定為已經放棄；

符合“長期居留”的基準是指您居留在美國至少：

1. 今年內住滿 31 天，並且
2. 連續三年期間共住滿 183 天(包括今年在內)：
 - 您在今年內居留的全部天數 加上
 - 您在今年之前的第一年內居留的天數的 1/3，加上
 - 您在今年之前的二年內居留天數的 1/6

以下請用“英文”說明您為 NRA(外國人)身份 但仍使用美國地址的原因：

Customer Signature 客戶簽名: _____ **Date 日期:** _____

Passport/Foreign ID Number and Country of Issue 護照/外國身份證號碼及簽發國家: _____

本文為中文翻譯，內容以英文版本為準