



Frequently Asked Questions Form W-8BEN Recertification Request

Q. Why did I received a request from RBC Bank U.S. to complete the U.S Internal Revenue Service (IRS) Form W-8BEN?

A. Form W-8 BEN is required by the IRS to certify that you are neither a U.S. citizen nor a resident alien, and therefore are not subject to certain U.S. tax return reporting. Every 3 years, the IRS requires that RBC Bank obtain a recertification of your status by requesting that you provide us a new Form W-8 BEN.

Q. I just received the recertification request in the mail and missed the December 1 submission date. What do I do?

A. We requested you submit your recertification by December 1st to allow time for the post office to deliver it to RBC Bank by December 31, 2016. Please complete, sign and submit the form as soon as possible.

Q. How can I submit Form W-8BEN to RBC Bank U.S.?

A. You may send your completed and signed Form W-8BEN to us through one of the following methods:

- email to rbcgbgbackoffice@rbc.com
- fax 1- 855-891-3111
- Post office mail using the postage-paid envelope included with the letter.

Q. What happens if RBC Bank U.S. doesn't receive my updated Form W-8BEN by the December 31, 2016 deadline?

A. If we don't receive a new Form W-8 BEN from you and other signors on your account, beginning January 1, 2017 your interest bearing accounts with RBC Bank U.S. will be subject to backup withholding at a rate of 30%, as required by the IRS.

Q. I didn't receive a request from RBC Bank to complete the U.S. Internal Revenue (IRS) Form W-8BEN recently. What does that mean?

A. The IRS requires we request a recertification every 3 years. If you did not receive a request from us you are not required to recertify at this time.

Q. My joint accountholder received a recertification request in addition as well. Does my joint accountholder need to submit a separate Form W-8BEN?

A. Yes all signers on the account must complete the form and submit it.

Q. Where do I go to get more information or additional instructions on filling out the form?

A. Visit www.irs.gov or call the Internal Revenue Service number at 1-800-829-1040 for calls within U.S. or for International calls refer to [IRS - Contact My Local Office Internationally](#).