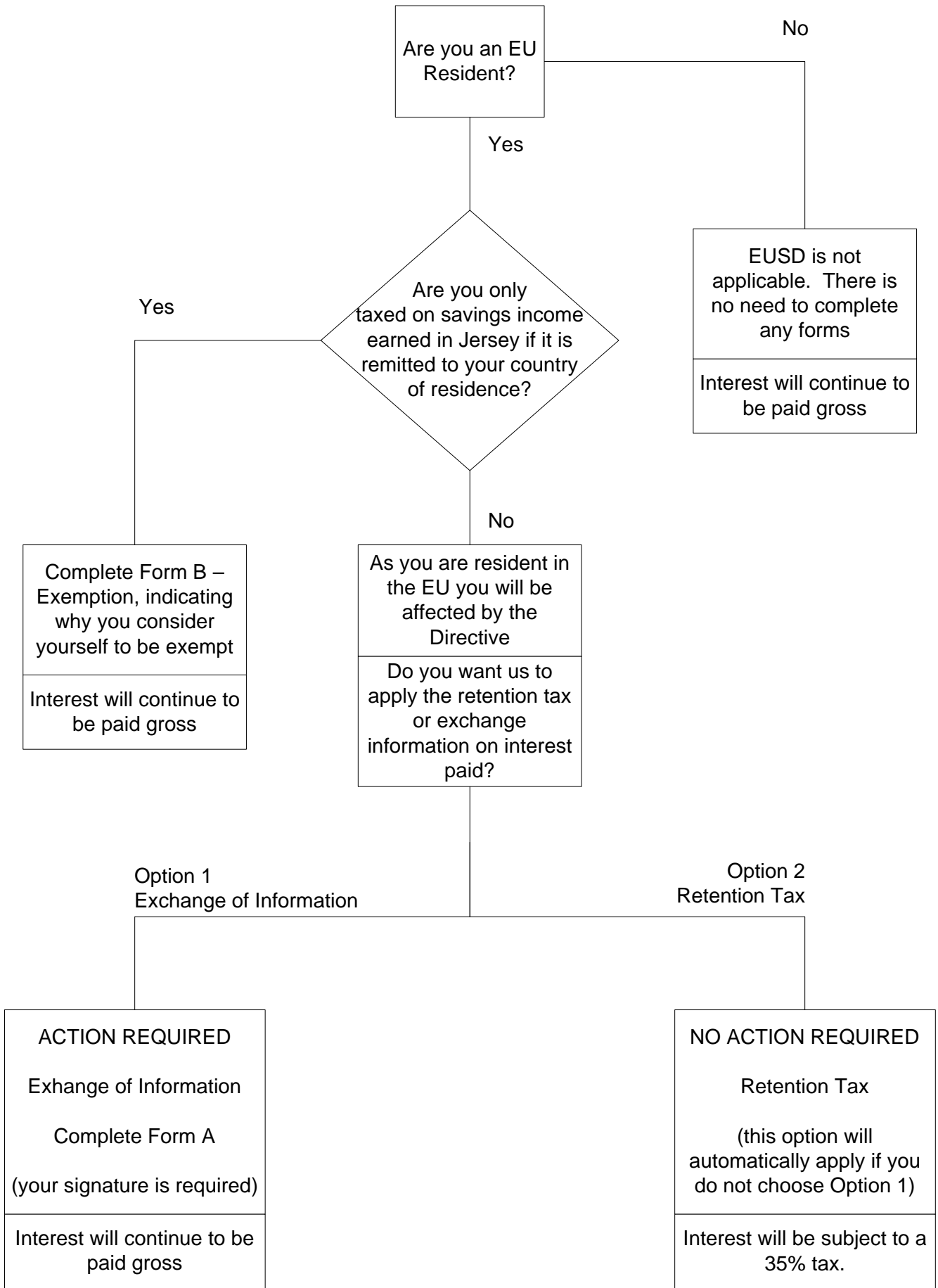


EU Savings Directive Flow Chart For Jersey Accountholders



Are you an EU Resident?

No

Yes

Are you only taxed on savings income earned in Jersey if it is remitted to your country of residence?

Yes

EUSD is not applicable. There is no need to complete any forms
Interest will continue to be paid gross

No

Complete Form B – Exemption, indicating why you consider yourself to be exempt
Interest will continue to be paid gross

As you are resident in the EU you will be affected by the Directive
Do you want us to apply the retention tax or exchange information on interest paid?

Option 1
Exchange of Information

Option 2
Retention Tax

ACTION REQUIRED
Exchange of Information
Complete Form A
(your signature is required)
Interest will continue to be paid gross

NO ACTION REQUIRED
Retention Tax
(this option will automatically apply if you do not choose Option 1)
Interest will be subject to a 35% tax.