

Notificare clienti relevanti FATCA si CRS (Common Reporting Standard)

In conformitate cu prevederile Acordului incheiat intre Romania si Statele Unite ale Americii (<http://www.mfinante.ro/acordfatca.html?pagina=domenii>), ratificat prin Legea nr. 233/2015 privind ratificarea Acordului dintre Romania si Statele Unite ale Americii pentru imbunatatirea conformarii fiscale internationale si pentru implementarea FATCA, semnat la Bucuresti la 28 mai 2015 si ale art. 62 din Legea nr. 207/2015 privind Codul de procedura fiscala, banca identifica persoanele relevante FATCA si respectiv CRS (Common Reporting Standard) si transmite catre A.N.A.F. informatiile personale si datele financiare ale acestora.

Termenul final de raportare, pentru datele afarente anului 2016 este 15/05/2017 in conformitate cu art. 62 alin. (3) din Legea nr. 207/2015 privind Codul de procedura fiscala.

FATCA (The Foreign Account Tax Compliance Act) - este un pachet legislativ emis in Statele Unite ale Americii, care poate fi consultat la adresa <https://www.irs.gov/businesses/corporations/foreignaccount-tax-compliance-act-fatca>, promulgat la data de 18 Martie 2010 si care a intrat in vigoare la 1 Iulie 2014, prin care se impune in sarcina contribuabililor Statelor Unite ale Americii (SUA), inclusive celor care locuiesc sau isi desfasoara activitatea in afara SUA, obligatia de a raporta detinerile directe sau indirecte de active financiare din afara SUA. Aceeasi cerinta de raportare este prevazuta si

Notification for FATCA and CRS (Common Reporting Standard) relevant customers

In accordance with the provisions of the Agreement concluded between Romania and the United States of America (<http://www.mfinante.ro/acordfatca.html?pagina=domenii>), Ratified by Law no. 233/2015 on the ratification of the Agreement between Romania and the United States of America To improve international tax compliance and FATCA implementation, signed in Bucharest on May 28, 2015 and art. 62 of the Law no. 207/2015 regarding the Fiscal Procedure Code, the bank identifies the relevant persons FATCA and CRS (Common Reporting Standard) respectively and sends it to A.N.A.F. Their personal information and financial data.

The data final reporting deadline for 2016 is 15/05/2017 in accordance with art. 62 par. (3) of the Law no. 207/2015 on the Fiscal Procedure Code.

FATCA (The Foreign Account Tax Compliance Act) - is a legal package issued in the United States, which can be consulted at <https://www.irs.gov/businesses/corporations/foreignaccount-tax-compliance-act-fatca>, Promulgated on March 18, 2010, which became mandatory on 1st of July 2014, which obliges US taxpayers (US), including those living or operating outside the US, to report Direct or indirect holdings of financial assets outside the United States. The same reporting requirement is also provided for credit institutions that hold assets on behalf of US taxpayers.

pentru institutiile de credit, care detin active in numele contribuabililor SUA.

CRS (Common Reporting Standard) - reprezinta standardul global pentru schimbul automat de informatii financiare intre tari. Sunt vizate veniturile din investitii (inclusiv din dobanzi, dividende, castiguri de capital, etc.) detinute de contribuabili in conturile institutiilor financiare din tarile participante la schimbul global de informatii financiare. Standardul global pentru schimbul de informatii financiare si acordul multilateral pentru schimbul automat de informatii au fost initiate de OECD (Organizatia Economica de Cooperare si Dezvoltare) si Comisia Europeana. Standardul are trei directii: informatiile ce trebuie raportate, institutiile raportoare si conturile care fac obiectul raportarii. Romania asigura cadrul legal prin transpunerea prevederilor europene in cadrul Codului de Procedura Fiscala, care a intrat in vigoare incepand cu 1 ianuarie 2016.

The Common Reporting Standard (CRS) - represents the global standard for automatic exchange of financial information between countries. Investment income (including interest, dividends, capital gains, etc.) held by taxpayers in the accounts of financial institutions in countries participating in the global financial information exchange. The Global Standard for Financial Information Exchange and the Multilateral Agreement on Automatic Information Exchange have been initiated by the OECD (Economic Cooperation and Development Organization) and the European Commission. The standard has three directions: the information to be reported, the reporting institutions and the reporting accounts. Romania provides the legal framework by transposing the European provisions under the Fiscal Procedure Code, which came into force on 1 January 2016.