



<b>B #:</b>	0635-13
<b>Date:</b>	April 19, 2013
<b>To:</b>	All Participants
<b>Category:</b>	Dividends
<b>From:</b>	International Services
<b>Attention:</b>	Operations, Reorg & Dividend Managers, Partners & Cashiers
<b>Subject:</b>	<u><b>Tax Relief</b></u> – Country: Finland <b>STORA ENSO OYJ</b> CUSIP: 86210M106 <u><b>Record Date: 04/26/2013</b></u> <u><b>Payable Date: TBA</b></u> <u><b>EDS Post Payable Cut-Off: 05/03/2013 8:00 P.M</b></u> <b>Documentation Cut off - 5 P.M</b>

Participants can use DTC’s Elective Dividend System (EDS) function over the Participant Terminal System (PTS) or Tax Relief option on the Participant Browser System (PBS) web site to certify all or a portion of their position entitled to the applicable withholding tax rate. Participants are urged to consult the PTS or PBS function TAXI or TaxInfo respectively before certifying their elections over PTS or PBS.

Important: Prior to certifying tax withholding elections, participants are urged to read, understand and comply with the information in the Legal Conditions category found on TAXI or TaxInfo in PTS or PBS respectively.

Questions regarding this Important Notice may be directed to GlobeTax 212-747-9100.

**Important Legal Information:** *The Depository Trust Company (“DTC”) does not represent or warrant the accuracy, adequacy, timeliness, completeness or fitness for any particular purpose of the information contained in this communication, which is based in part on information obtained from third parties and not independently verified by DTC and which is provided as is. The information contained in this communication is not intended to be a substitute for obtaining tax advice from an appropriate professional advisor. In providing this communication, DTC shall not be liable for (1) any loss resulting directly or indirectly from mistakes, errors, omissions, interruptions, delays or defects in such communication, unless caused directly by gross negligence or willful misconduct on the part of DTC, and (2) any special, consequential, exemplary, incidental or punitive damages. To ensure compliance with Internal Revenue Service Circular 230, you are hereby notified that: (a) any discussion of federal tax issues contained or referred to herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code; and (b) as a matter of policy, DTC does not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.*

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Non-Confidential

**STORA ENSO OYJ** has announced a cash dividend. DEUTSCHE BANK TRUST COMPANY AMERICAS acts as the sole Depository for the company's American Depositary Receipt ("ADR") program.

Using DTC's Elective Dividend System ("EDS") function over the Participant Terminal System ("PTS"), Participants may certify all or a portion of their position entitled to the applicable withholding tax rates. Use of EDS will permit entitlement amounts to be paid through DTC.

DIVIDEND EVENT DETAILS	
COUNTRY OF ISSUANCE	FINLAND
ISSUE	STORA ENSO OYJ
CUSIP#	86210M106
DEPOSITARY	DEUTSCHE BANK TRUST COMPANY AMERICAS
ADR RECORD DATE	April 26, 2013
ADR PAY DATE	TBD
ADR GROSS DIVIDEND RATE ON PAY DATE	TBD
ORD GROSS DIVIDEND RATE ON PAY DATE	EUR 0.30
RATIO	1 ORD : 1 ADR
STATUTORY WHT RATE	30%

CHARGES & DEADLINES					
FILING METHOD	BATCH	PAYMENT METHOD	DEPOSITARY SERVICE CHARGE	MINIMUM SERVICE CHARGE PER BENEFICIAL OWNER	DOCUMENTATION RECEIPT DEADLINE (ALL TIMES EST)
RELIEF AT SOURCE - FAVORABLE	PAYMENT ON PAY DATE	VIA DTC	\$0.005 per ADR	\$0	May 3, 2013; 5:00 P.M.
RELIEF AT SOURCE - EXEMPT	PAYMENT ON PAY DATE	VIA DTC	\$0.0075 per ADR	\$0	May 3, 2013; 5:00 P.M.
QUICK REFUND	POST-EDS PROCESS; ONGOING	CHECK	\$0.01 per ADR	\$25.00	October 31, 2013
LONG-FORM	POST-EDS PROCESS; ONGOING	CHECK	\$0.01 per ADR	\$25.00	December 1, 2018

## RELIEF-AT-SOURCE (“EDS”) ELIGIBILITY MATRIX

RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED
UNFAVORABLE 30%	0%	NON-TREATY COUNTRIES	NONE
FAVORABLE 15%	15%	U.S. RESIDENT ENTITIES	NONE (SEE NOTE)
EXEMPT 0%	30%	U.S. PENSION FUNDS	1. COVER LETTER 2. IRS FORM 6166 3. VEROH 6160 E 4. VEROH 6203

## QUICK REFUND / LONG-FORM ELIGIBILITY MATRIX

RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED
FAVORABLE 15%	15%	US RESIDENT ENTITIES	1. COVER LETTER 2. IRS FORM 6166 (FOR LONG-FORM CLAIMS ONLY) 3. VEROH 6203 (FOR LONG-FORM CLAIMS ONLY) 4. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)
EXEMPT U.S. 0%	30%	U.S. PENSION FUNDS (CLAIMED UNFAVORABLE THROUGH EDS)	1. COVER LETTER 2. IRS FORM 6166 3. VEROH 6160 E 4. VEROH 6203 5. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)
EXEMPT NON-U.S. 0%	30%	FRANCE, IRELAND, MEXICO, UNITED KINGDOM	1. COVER LETTER 2. VEROH 6203 3. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)
EXEMPT U.S. 0%	15%	U.S. PENSION FUNDS (CLAIMED FAVORABLE THROUGH EDS)	1. COVER LETTER 2. IRS FORM 6166 3. VEROH 6160 E 4. VEROH 6203 5. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)
FAVORABLE 5%	25%	ROMANIA	1. COVER LETTER 2. VEROH 6203 3. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)

<b>FAVORABLE 10%</b>	<b>20%</b>	AUSTRIA, AZERBAIJAN, BULGARIA, CHINA, EGYPT, GEORGIA, INDIA, MOROCCO, SINGAPORE, SWITZERLAND, TURKEY	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. VEROH 6203</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)</li> </ol>
<b>FAVORABLE 12%</b>	<b>18%</b>	RUSSIA	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. VEROH 6203</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)</li> </ol>
<b>FAVORABLE 13%</b>	<b>17%</b>	GREECE	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. VEROH 6203</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)</li> </ol>
<b>FAVORABLE 15%</b>	<b>15%</b>	ARGENTINA, ARMENIA, AUSTRALIA, BARBADOS, BELARUS, BELGIUM, BOSNIA-HERZEGOVINA, CANADA, CROATIA, CZECH REPUBLIC, DENMARK (INCLUDING FAROE ISLANDS), ESTONIA, GERMANY, HUNGARY, ICELAND, INDIA, INDONESIA, ISRAEL, ITALY, JAPAN, KAZAKSTAN, KOREA (REPUBLIC OF), KYRGYZSTAN, LATVIA, LITHUANIA, LUXEMBOURG, MACEDONIA, MALAYSIA, MALTA, MOLDOVA, NETHERLANDS, NEW ZEALAND, NORWAY, POLAND, PORTUGAL, SERBIA AND MONTENEGRO, SLOVAKIA, SLOVENIA, SOUTH AFRICA, SPAIN, SRI LANKA, SWEDEN, UKRAINE, URUGUAY, UZBEKISTAN, VIETNAM, ZAMBIA	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. VEROH 6203</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)</li> </ol>
<b>FAVORABLE 20%</b>	<b>10%</b>	PAKISTAN, TANZANIA	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. VEROH 6203</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)</li> </ol>
<b>FAVORABLE 24.5%</b>	<b>5.5%</b>	BRAZIL, CYPRUS, LIECHTENSTEIN, THE PHILIPPINES, UNITED ARAB EMIRATES, THAILAND	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. VEROH 6203</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT (FOR LONG-FORM CLAIMS ONLY)</li> </ol>

## DESCRIPTION OF VARIOUS DOCUMENTATION

DOCUMENT NAME	DESCRIPTION	ORIGINAL / COPY	SIGNATURE REQUIREMENT
<b>IRS FORM 6166</b>	Issued by the Internal Revenue Service, stating the name and Taxpayer Identification number of the beneficial owner. The "Tax Year" of the 6166 must refer to the tax year of 2013. For U.S. Pensions the 6166 must certify that the pension plan is qualified under Section 401 (A) and is tax exempt under Section 501 (A).	ORIGINAL	IRS REPRESENTATIVE
<b>COVER LETTER (APPENDIX A)</b>	Cover letter required for all long-form, quick refund, and U.S pension relief-at-source claims	ORIGINAL	DTC PARTICIPANT
<b>CERTIFICATION OF DIVIDEND PAYMENT (APPENDIX B)</b>	Must be submitted for each beneficial owner with each long form claim, on participant letterhead	ORIGINAL	DTC PARTICIPANT
<b>VEROH 6160 E</b>	US Pension Affirmation Form	ORIGINAL	DTC PARTICIPANT
<b>VEROH 6203</b>	Application for refund of Finnish withholding tax. This form needs to be certified by the beneficial owner's local tax office for non-U.S entities	ORIGINAL	DTC PARTICIPANT OR BENEFICIAL OWNER
<b>POWER OF ATTORNEY</b>	A document issued by the beneficial owner to the DTC Participant if the Participant is signing the VEROH 6160 E or the VEROH 6203 on behalf of the beneficial owner. This document must be on the beneficial owner's letterhead.	COPY	BENEFICIAL OWNER

## CONTACT DETAILS

PRIMARY CONTACT	DANIELA NINOV
DOMESTIC PHONE (U.S.)	1-800-876-0959
DOMESTIC FAX (U.S.)	1-866-888-1120
INTERNATIONAL PHONE	1-212-747-9100
INTERNATIONAL FAX	1-212-747-0029
EMAIL ADDRESS	Finnish_Reclaims@GlobeTax.com
COMPANY	DEUTSCHE BANK TRUST COMPANY AMERICAS / GLOBETAX
STREET ADDRESS	90 BROAD STREET, 16 <sup>TH</sup> FLOOR
CITY/STATE/ZIP	NEW YORK, NY 10004
SECONDARY CONTACT	GINA SERODA; APRIL RICHLAND

Deutsche Bank Trust Company Americas offers ESP powered by GlobeTax, which allows for the secure and simplified transfer of beneficial owner level data from the Participant to Deutsche Bank Trust Company Americas and creates applicable documentation on the Participants behalf including the VEROH 6160E and VEROH 6203. These claims should be submitted through the following website:

<https://www.globetaxesp.com>

Please contact Ms. Daniela Georgieva at 1-800-876-0959 or via email at [Daniela.Ninov@globetax.com](mailto:Daniela.Ninov@globetax.com) if you have any questions about this process.

This system is available for At-Source, Quick Refund, and Long-Form claims.

### FREQUENTLY ASKED QUESTIONS (FAQs)

QUESTION	ANSWER
CAN I SUBMIT A TRUST AGREEMENT IN LIEU OF A POA SIGNED BY THE BENEFICIAL OWNER?	YES, BUT A LIMITED POA SIGNED BY THE PARTICIPANT MUST BE ACCOMPANIED BY THE TRUST AGREEMENT
ARE FORM 6166S WITH IRS CODE RULING 81-100 ACCEPTED?	YES, WITH A TAX DETERMINATION LETTER
DOES THE BENEFICIARY'S NAME ON THE FORM 6166 NEED TO MATCH THE POA?	YES, THE BENEFICIARY'S NAME ON BOTH DOCUMENTS SHOULD BE IDENTICAL.
HOW LONG DOES IT TAKE FOR LONG-FORM CLAIMS TO BE PAID?	WE ESTIMATE IT TAKES 10 MONTHS FOR LONG FORM CLAIMS TO BE PAID
DOES THE LONG-FORM PROCESS HAVE A MINIMUM POSITION REQUIREMENT PER BENEFICIAL OWNER?	NO, THERE IS A MINIMUM FEE OF \$25 PER BENEFICIAL OWNER WHICH MAY BE WAIVED ON AN EXCEPTIONAL BASIS FOR CLIENTS RECLAIMING LESS THAN \$50. IN SUCH INSTANCES A FEE OF 50% OF THE RECLAIMED AMOUNT WILL BE APPLIED.
WHAT HAPPENS IF THE PARTICIPANT DOES NOT MAKE AN EDS ELECTION WITHIN THE SPECIFIED EDS ELECTION WINDOW?	ALL SHARES WILL BE WITHHELD AT THE 30% TAX RATE.
WHAT IS THE STATUTE OF LIMITATIONS FOR FILING FINNISH RECLAIMS?	IT IS 5 YEARS FROM THE END OF THE YEAR IN WHICH THE DIVIDEND PAYS. CLAIMS RECEIVED AFTER OUR SUBMISSION DEADLINE WILL BE FILED ON A BEST EFFORT BASIS.
WHAT HAPPENS IF THE PARTICIPANT MAKES EXEMPT ELECTIONS THROUGH DTC BUT FAILS TO SUPPLY THE REQUIRED DOCUMENTATION TO DEUTSCHE BANK TRUST COMPANY AMERICAS / GLOBE TAX BY THE DEADLINE INDICATED IN THE "CHARGES & DEADLINES" SECTION?	PARTICIPANTS MAY NOT ELECT FOR EXEMPTION THROUGH THE DTC EDS SYSTEM. IF PARTICIPANTS DO ELECT FOR THIS RATE THEY WILL BE INSTRUCTED TO MOVE THE SHARES ONCE THE EDS WINDOW HAS REOPENED FOR REVISIONS.

WILL DEUTSCHE BANK TRUST COMPANY AMERICAS ACCEPT CLAIMS FILED DIRECTLY TO THEM BY THE BENEFICIAL OWNERS?

DEUTSCHE BANK TRUST COMPANY AMERICAS ONLY ACCEPTS CLAIMS FILED BY THE DTC PARTICIPANT WHO WAS HOLDING THE SECURITIES THROUGH DTC AND ONLY TO THE EXTENT THAT DTC HAS REPORTED THESE HOLDINGS TO US AS VALID RECORD DATE HOLDINGS. BENEFICIAL OWNERS ARE REQUIRED TO FILE THEIR CLAIMS THROUGH THE CUSTODY CHAIN TO THE DTC PARTICIPANT OF RECORD. ALL CLAIMS NOT RECEIVED DIRECTLY FROM THE DTC PARTICIPANT WILL BE RETURNED TO THE BENEFICIAL OWNER.

**\*NOTE: Participants using the DTC EDS system agree that the following criteria have been met:**

1. The Participant has determined that the beneficial owner of the shares (individual or legal entity) is a resident of the United States who is eligible for the 15% Finnish withholding tax rate. This is not tax advice. Please consult your tax advisor.
2. The Participant hereby certifies that it will indemnify BNY Mellon, Citibank N.A., Deutsche Bank Trust Company Americas, and JPMorgan ("Depository Banks")(and its agents) for any liability it may incur as a result of reliance upon information provided by such Participant in connection with an EDS election, a claim for refund, or a failure to provide information requested by the Finnish Tax Authorities as described in item 5 below. The Depository Banks shall not be liable for any failure to secure a refund.
3. The Participant shall be liable for any loss due to foreign exchange fluctuations.
4. The Participant agrees to immediately return to the Depository Banks any funds erroneously received as a result of an improper EDS election or refund claim. In addition, the Participant agrees to pay any interest, additions to tax or penalties thereon.
5. If requested by the Finnish Tax Authorities (directly or indirectly), the Participant agrees to provide the Depository Banks with beneficial ownership information regarding the depositary receipts, such as the names, entire addresses, the countries of residence for tax purposes, tax identification numbers or social security numbers, as well as the number of depositary receipts for which the reduced rate of withholding tax is certified, the rate that is applied, **and any other information that may be reasonably requested**. Such information will be provided within 30 days of the Participant being informed of the request. If requested by the Finnish Tax Authorities (directly or indirectly), the Participant also agrees to provide the Depository Banks with a Certificate of Fiscal Residency (a Form 6166) within 90 days of the Participant being informed of the request. The Finnish Tax Authority reserves the right to request records for the 6 preceding years. Participants who submit claims on behalf of qualified pension funds that elect the 0% withholding rate need to provide this information to the Depository Banks at the time the claim is made.

**DUE TO CHANGES IN FINNISH TAX LAW, BY USING THE EDS FUNCTION THE PARTICIPANTS CERTIFY THAT THEY WILL BE ABLE TO PROVIDE ADDITIONAL DOCUMENTATION REQUESTED BY THE FINNISH TAX AUTHORITY WITHIN THE TIMEFRAMES SPECIFIED. FAILURE TO PROVIDE SUCH DOCUMENT WILL HOLD THE PARTICIPANTS LIABLE FOR ANY ADDITIONAL TAX, INTERESTS AND/OR PENALTIES.**

**Warning and Disclaimer:**

**The information and data contained in this Notice is based on information obtained from multiple sources believed to be reliable. However, Deutsche Bank Trust Company Americas and its agents do not warrant or guarantee the accuracy or completeness of, nor undertake to update or amend, this information or data. We and our agents expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon any of this information or data. The information contained in this Notice is subject to change, including in the and subject to discretion of third parties, and/or pre-emption or being superseded by local market rules, and practices or actions taken by non-U.S. agents or tax authorities. Deadlines often differ from statutory deadlines. You should file claims as soon as possible, and at least six months prior to the specified deadline.**

## APPENDIX A – COVER LETTER

### (DTC Participant's Letterhead)

DEUTSCHE BANK TRUST COMPANY AMERICAS  
c/o GlobeTax  
90 Broad Street, 16<sup>th</sup> floor  
New York, NY 10004-2205  
Attn: Daniela Ninov

### Re: Withholding Certification for STORA ENSO OYJ ; CUSIP# 86210M106

Enclosed please find tax reclamation documents, which we are submitting on behalf of our clients who have had excess tax withheld from dividends paid on Finnish ADRs. We, (DTC Participant Name) holding shares at Cede & Co. under DTC# (DTC PTS Number) hereby state that each beneficial owner cited below held the respective amount of shares on the record date of April 26, 2013 for the security **STORA ENSO ; CUSIP# 86210M106**.

Below is the list of beneficial owners and their holdings, which total **[TOTAL NUMBER OF ADRs CITED BELOW]** ADRs. As required the following documents are attached: Finnish claim form, Certification of payment, Certification of Residency and a Power of Attorney for each beneficial owner. **The ratio for STORA ENSO OYJ is 1 ORD : 1 ADR Shares.** The information is as follows:

Name of Beneficiary	Complete Address	Tax ID Number	# ADRs	# ORDS

**\*\*\*PLEASE MAKE SURE THE BENEFICIAL OWNER'S NAME AND ADDRESS MATCH THROUGHOUT ALL DOCUMENTS.**

We authorize the DEUTSCHE BANK TRUST COMPANY AMERICAS to present this documentation on the behalf of the beneficial owners listed above. Please contact the undersigned at [Signatory's Telephone Number] should you have any questions.

**DEUTSCHE BANK TRUST COMPANY AMERICAS shall not be liable for failure to secure the refund and shall not be liable for any loss due to foreign exchange fluctuation. Any funds erroneously received shall be immediately returned to DEUTSCHE BANK TRUST COMPANY AMERICAS plus any interest, additions to tax or penalties imposed thereon. This is not tax advice. Please consult your tax advisor.**

[Signature of authorized signatory for DTC Participant]

[NAME AND TITLE OF AUTHORIZED OFFICER FOR DTC PARTICIPANT]

PAYMENT ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**APPENDIX B – CERTIFICATION OF DIVIDEND PAYMENT**  
**\*\*\*THIS DOCUMENT MUST BE PREPARED ON COMPANY LETTERHEAD\*\*\***

**ALL AMOUNTS MUST BE IN EUROS**

(Important – DTC Participants must complete a separate Certificate of Payment for each beneficial owner)

**CERTIFICATION OF PAYMENT**

[DTC Participant Name] hereby certifies that the following beneficial owner (holding the security **STORA ENSO OYJ** ADRs (CUSIP **86210M106**) was a holder of record on April 26, 2013. The beneficial owner was paid the dividend less the 30% withholding tax at source and is entitled to the [Refund %] tax refund stipulated under the provisions of the “[Residence Country of Beneficial Owner]” – Finland Tax Treaty Convention.

We hereby certify that we have paid the dividend to the beneficial owner of the following securities on TBD.

<b>Agent:</b>	[DTC Participant Name] [DTC Participant Number]
<b>Beneficial Owner:</b>	[Beneficial Owner Name] [B/O Address] [B/O City, State, Zip Code] [B/O Country of Residence]
<b>Security:</b>	STORA ENSO OYJ
<b>Ordinary Pay Date:</b>	May 15, 2013
<b>Shares held:</b>	[Number of Ordinary Shares Held]
<b>Dividend Rate:</b>	EUR 0.30 per share
<b>Gross Dividend:</b>	[Gross Dividend]
<b>Amount of Tax Withheld (30%):</b>	[Amount of Tax Withheld]
<b>Refund Amount Due (Reclaim %):</b>	[Amount of Refund]

Certified By		
Authorized Signature	<b>[Sign Here]</b> _____	Date <b>[Today's Date]</b>
	NAME _____	
	TITLE _____	
	INSTITUTION _____	

Suomenkieliset ohjeet

Instructions in English

Tyhjennä lomake / Reset form

**HAKEMUS SUOMEN LÄHDEVERON PALAUTTAMISEKSI  
APPLICATION FOR REFUND OF FINNISH WITHHOLDING TAX**

**HUOM!** Osingon osalta tällä lomakkeella haetaan palautusta vasta osingon maksuvuoden jälkeen.

**PLEASE NOTE:** As far as dividends are concerned, use this form only after the year of payment.

**HAKIJA / APPLICANT**

Hakijan nimi (jos luonnollinen henkilö, hakijan sukunimi) / Applicant's name (if individual, applicant's family name)		
<b>Luonnolliset henkilöt täyttävät / To be filled in by individuals</b>		
Etunimet / Given names		Suomalainen henkilötunnus tai syntymäaika Personal ID issued by Finnish authority or date of birth
<input type="checkbox"/> mies / male <input type="checkbox"/> nainen / female		
<b>Kaikki hakijat täyttävät / To be filled in by all applicants</b>		
Osoite (lähiosoite, postinumero, postiosoite, kaupunki tai kunta, valtio) / Address (street address, postal code, town, city or rural area, state)		
Asuinvaltio / Country of residence	Verotunniste asuinvaltiossa / Tax identification number in country of residence	Sähköpostiosoite / e-mail
Asiamiehen nimi ja osoite (ks. ohjeet) / Representative's name and address (see instructions)		

**PANKKIYHTEYS (ks. ohjeet) / BANK ACCOUNT NUMBER AND NAME OF BANK (see instructions)**

Tilin numero / Account number IBAN	BIC/SWIFT
Tilin omistajan nimi / Name of the account holder	
Pankin tai luottolaitoksen nimi / Name of the bank or credit institution	Pankin osoite / Address of the bank

**TULOJA KOSKEVAT TIEDOT (hakemukseen on liitettävä tuloista ja veroista tosite)  
INCOME (enclose receipts and documents to show both income and tax)**

Hakemus koskee veroa, joka on peritty The application concerns tax on		<input type="checkbox"/> osingosta / dividend	<input type="checkbox"/> palkasta / salary	<input type="checkbox"/> muusta tulosta / other income
Maksajan nimi / The name of the payer			Maksupäivä / Date of payment	
Tulon määrä Gross income €	Perityn veron määrä Amount of the withholding tax €	Palautuksen määrä *) Amount of refund €	Osakkeiden lukumäärä (jos hakemus koskee osinkoja) Number of shares	

**HAKEMUS / APPLICATION**

Allekirjoittanut pyytää, että lähdeveroa palautetaan edellä *) mainittu määrä. Allekirjoittanut vakuuttaa, että tulo ei liity hakijalla Suomessa olevaan kiinteään toimipaikkaan. <b>Allekirjoittanut vakuuttaa, että tulon perusteella ei ole haettu / saatu lähdeveron palautusta suomalaiselta tulon maksajalta.</b> The undersigned asks that the amount *) mentioned above shall be refunded. The undersigned assures that the income does not originate from the applicant's permanent establishment in Finland. <b>The undersigned assures that he has not received/requested any refund from the Finnish payer concerning this income.</b>		
Päiväys / Date	Allekirjoitus / Signature	

**CERTIFICATE OF FISCAL RESIDENCE**

We hereby confirm that the applicant, within the meaning of the Double Taxation Convention, was resident in the country mentioned above on the date when the income was paid.

Date	Signature and stamp of the tax authorities
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## AFFIRMATION

Given by a pension fund which is resident of the United States and receives dividend income from Finland

Name of pension fund
Registration number in the United States
Address in the United States
City, town or post office, state and ZIP code

### The pension fund assures that

<ol style="list-style-type: none"><li>1) the fund is resident of the United States of America and</li><li>2) the fund is the beneficial owner of the dividends and</li><li>3) the dividends the pension fund receives from Finland are not derived from the carrying on of a business by the pension fund or through an associated enterprise and</li><li>4) more than 50 percent of the fund's beneficiaries, members or participants are individuals resident in the United States or in Finland and</li><li>5) the fund is organized under the laws of the United States and</li><li>6) the fund is established and maintained in the United States primarily to administer or provide pensions or other similar remuneration, including social security payments, or to earn income for the benefit of one or more such arrangements and</li><li>7) the fund is exempt from tax in the United States of America with respect to the activities described in clause 6) and</li><li>8) the fund will immediately notify the custodian of the deposited shares in case any of the circumstances above ceases to apply.</li></ol>
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Date	Signature
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