# Form W-8BEN preparation sheet

Interactive worksheet for European investors | my-passive-income.eu

Sheet version 1.1, 17 November 2026. It follows the IRS instructions for the October 2021 revision of Form W-8BEN and the IRS treaty table (Rev. May 2023), read on that date. Forms, questions and rates can change, and your broker may use a newer revision or a different questionnaire: if they differ, follow your broker and the current IRS version. Informational only, not tax advice.

Form W-8BEN is a certificate that tells a US payer or your broker that you are a foreign (non-US) individual. It is given to the withholding agent, such as your broker, and not to the IRS. Your broker may show it as an online questionnaire; the questions are the same. Use this sheet to gather your answers in one place before you start.

**How to use this sheet**

1. Click a field to type, pick from the dropdown lists and tick the boxes as you go.
2. Copy your answers into your broker's form. This sheet is only your worksheet, not the form.
3. Fill it on your own device. Nothing is sent anywhere. To share it, save it first (see section 6) and send it only to people you trust.

**Progress**

0 of 9 steps ticked

## 1. Before you start

- [ ] I am a foreign individual and the beneficial owner of the income. (For entities the IRS uses Form W-8BEN-E instead.)
- [ ] I know which broker or payer asked for the form. I give it to them before the payment is made and do not send it to the IRS.
- [ ] I have the details to hand: legal name, country of citizenship, permanent residence address, and my tax identification number from my country of residence.

## 2. Part I: identification (copy to your broker)

**Line 1 - Full legal name**

**Line 2 - Country of citizenship**

-- select --

**Line 8 - Date of birth (MM-DD-YYYY), if asked**

Line 3 - Permanent residence address. The IRS says it must not be a financial institution, a P.O. box or a mailing-only address.

**Street and number**

**City**

**Postal code**

**Country**

-- select --

- [ ] Line 4 - My mailing address differs from the line 3 address (fill in below only then).

**Mailing address (only if different)**

**Line 5 - US tax number (SSN or ITIN), if you have one**

**Broker that asked for the form (own notes)**

Per the IRS, certain treaty claims on dividends from actively traded stock and mutual fund dividends do not require a US tax number.

**Line 6a - Foreign tax identifying number (from your country of residence)**

- [ ] Line 6b - I am not legally required to obtain a foreign tax identifying number. (Follow your broker's prompts: line 6a is generally required for account holders at a US office of a financial institution unless an exception applies.)

## 3. Part II: treaty claim

**Line 9 - Country where you are resident for treaty purposes**

-- select --

**Dividend rate (IRS Table 1)**

**What this rate is**

The rate is a lookup of the treaty rate in the IRS table. What you actually pay depends on your broker and on the type of income. The full list is on the last page and works without any scripts.

- [ ] Line 9 - I named the country where I am resident for treaty purposes.
- [ ] Line 10 - I used it only if my broker or the IRS instructions say my claim needs conditions not covered elsewhere on the form.

## 4. Sign and date

- [ ] The form is signed and dated by me (or by an agent with legal authority, with the power of attorney attached).
- [ ] If I sign electronically, my broker accepts it and it shows it was signed electronically. The IRS says simply typing a name is not an electronic signature.

**Calendar year in which you sign**

-- select --

**General validity: until**

Rule used: a form generally stays in effect from the date it is signed until the last day of the third following calendar year (IRS example: signed 30 September 2015, valid to 31 December 2018). Some forms stay in effect until your circumstances change.

## 5. After you submit

- [ ] I put the end of the validity period in my calendar.
- [ ] If any information becomes incorrect (for example I move to another country), I will tell the withholding agent within 30 days and file a new form.

Without a valid form, the IRS says the withholding agent may withhold at the 30% rate, or at the backup withholding rate.

## 6. Save and share your filled sheet

This sheet never leaves your device by itself: it has no send button and nothing is collected. If you want to share it, you do it yourself, in whatever way suits you (e-mail, a messaging app, a shared folder).

- [ ] Save a copy with your entries. In a browser, use the Download or Save button of the PDF viewer; in Adobe Acrobat or Reader use File, Save a Copy. On a phone or tablet, open the file in a PDF app that supports forms, fill it in, save it, then use the app's Share button.
- [ ] Open the saved copy and check that your entries are still there before you send it. If your viewer does not keep them, use Print and choose Save as PDF (or print on paper) instead.
- [ ] Send it only to people you trust, such as your broker or tax adviser. It can hold your tax number and date of birth, so never post it publicly. Delete copies you no longer need.

# Reference: dividend treaty rates by country

US tax withheld on dividends from US corporations paid to an individual, treaty rate "general" column. Source: IRS Tax Treaty Table 1, "Tax Rates on Income Other Than Personal Service Income Under Chapter 3, Internal Revenue Code, and Income Tax Treaties" (Rev. May 2023); the IRS Tax treaty tables page was last reviewed or updated 23 February 2026; both read on 17 November 2026. EU/EEA countries, the United Kingdom and Switzerland only.

| Country | Dividend rate |
|---|---|
| Austria | **15%** |
| Belgium | **15%** |
| Bulgaria | **10%** |
| Croatia | **not listed** |
| Cyprus | **15%** |
| Czech Republic | **15%** |
| Denmark | **15%** |
| Estonia | **15%** |
| Finland | **15%** |
| France | **15%** |
| Germany | **15%** |
| Greece | **30%** |
| Hungary | **treaty ended** |
| Iceland | **15%** |
| Ireland | **15%** |
| Italy | **15%** |

| Country | Dividend rate |
|---|---|
| Latvia | **15%** |
| Liechtenstein | **not listed** |
| Lithuania | **15%** |
| Luxembourg | **15%** |
| Malta | **15%** |
| Netherlands | **15%** |
| Norway | **15%** |
| Poland | **15%** |
| Portugal | **15%** |
| Romania | **10%** |
| Slovakia | **15%** |
| Slovenia | **15%** |
| Spain | **15%** |
| Sweden | **15%** |
| Switzerland | **15%** |
| United Kingdom | **15%** |

## Notes

- Greece: Table 1 shows 30% for dividends, i.e. no reduction.

- Croatia and Liechtenstein do not appear in Table 1. Hungary: IRS Publication 901 (Rev. September 2024) says the US terminated the treaty; it applies to withholding on payments made from 1 January 2024. For these countries ask your broker which rate applies.

- Table 1 footnotes: the rate for dividends of RICs and REITs applies only if the ownership conditions in the footnotes are met (for example, an individual holding less than a 10% interest, or 25% for Portugal). Pension funds and companies have separate rules that are not covered here.

- These are treaty ceilings in the IRS table. Your broker applies the rate based on your W-8BEN and its own procedures, and your own country may tax the dividend again. Check your country's credit for foreign tax.

## Sources


- IRS, Tax treaty tables (Table 1, Rev. May 2023): https://www.irs.gov/individuals/international-taxpayers/tax-treaty-tables and https://www.irs.gov/pub/irs-lbi/tax-treaty-table-1.pdf (read 17 November 2026).
- IRS, Publication 901, U.S. Tax Treaties (Rev. September 2024): https://www.irs.gov/pub/irs-pdf/p901.pdf (read 17 November 2026).
- IRS, Instructions for Form W-8BEN (Rev. October 2021): https://www.irs.gov/pub/irs-pdf/iw8ben.pdf (read 17 November 2026).
- IRS, About Form W-8 BEN: https://www.irs.gov/forms-pubs/about-form-w-8-ben (page last reviewed or updated 2 October 2026, read 17 November 2026).
- Our table of dividend withholding tax by country: https://my-passive-income.eu/dividend-withholding-tax-by-country/


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