

3. If any of the U.S. indicia listed in subparagraph B(1) of this section are discovered in the electronic search, or if there is a change in circumstances that results in one or more U.S. indicia being associated with the account, then the Reporting Canadian Financial Institution must treat the account as a U.S. Reportable Account unless it elects to apply subparagraph B(4) of this section and one of the exceptions in such subparagraph applies with respect to that account.
4. Notwithstanding a finding of U.S. indicia under subparagraph B(1) of this section, a Reporting Canadian Financial Institution is not required to treat an account as a U.S. Reportable Account if:
 - a) Where the Account Holder information unambiguously indicates a ***U.S. place of birth***, the Reporting Canadian Financial Institution obtains, or has previously reviewed and maintains a record of:
 - (1) A self-certification that the Account Holder is neither a U.S. citizen nor a U.S. resident for tax purposes (which may be on an IRS Form W-8 or other similar agreed form);
 - (2) A non-U.S. passport or other government-issued identification evidencing the Account Holder's citizenship or nationality in a country other than the United States; ***and***
 - (3) A copy of the Account Holder's Certificate of Loss of Nationality of the United States or a reasonable explanation of:
 - a. The reason the Account Holder does not have such a certificate despite relinquishing U.S. citizenship; ***or***
 - b. The reason the Account Holder did not obtain U.S. citizenship at birth.