

Customer declaration by legal entity, business customer

Pursuant to the Norwegian money laundering regulations, the bank is required to know who its customers are. This means that it needs information about the customer and the use it makes of the bank. You are therefore requested to complete this form. Please note that the bank may ask for more information and documentation than is requested here. The bank may not establish a new customer relationship until the documentation is in order.

Furthermore, the bank is required to update its information and documentation continuously while the customer relationship lasts.

All information is treated in confidence and in accordance with the Norwegian Data Protection Act.

Please read the guidelines on the last page of this form before filling in the customer declaration.

I. Information about the customer Name, address 	Registered enterprise number. Type of enterprise (sole proprietorship, limited company, foundation, Norwegian-registered foreign company, sports team, society, etc)
Information about contact person Contact person's name and address 	Contact person's personal identification number/ D-number Function
Is the enterprise owned by another enterprise? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, please specify the following:</i> <i>Explain the company structure:</i>	
Type of business and NACE code (industry code) 	
Year of foundation 	
Expected annual turnover 	
Does the enterprise have an auditor? <input type="checkbox"/> Yes <input type="checkbox"/> No	

II. Purpose and intended nature of the customer relationship

Will this be the enterprise's main bank?

Yes No

Which of the bank's products and services are relevant for the enterprise?

- | | | |
|---|---|---|
| <input type="checkbox"/> Overdraft facility | <input type="checkbox"/> Operating Account | <input type="checkbox"/> Tax withholding Account |
| <input type="checkbox"/> Web Bank | <input type="checkbox"/> Debit Card | <input type="checkbox"/> Loan/credit |
| <input type="checkbox"/> Cash pool | <input type="checkbox"/> Occupational pension | <input type="checkbox"/> Savings products |
| <input type="checkbox"/> Credit Card | <input type="checkbox"/> Insurance | <input type="checkbox"/> Night Safe |
| <input type="checkbox"/> Cash deposit machine | <input type="checkbox"/> Currency Account | <input type="checkbox"/> Trade finance guarantees |
| <input type="checkbox"/> Other | | |

Specify which other products/services

Source of the funds (both present and future deposits)

- | | | |
|---|--|--------------------------------|
| <input type="checkbox"/> Operating revenues | <input type="checkbox"/> Return on investments | <input type="checkbox"/> Loans |
| <input type="checkbox"/> Rents | <input type="checkbox"/> Other | |

Specify the source of the funds

Does the enterprise invest on behalf of others?

Yes No *If yes, please specify the following:*

If this is not part of the enterprises's normal business, provide the name and personal identification number/registered enterprise number of the party/parties on whose behalf the funds are invested.

Is cash used as a mode of payment in the enterprise's daily business?

Yes No *If yes, please specify the following:*

Reason:

Estimated total annual amount (NOK):

Estimated number of deposits per year:

Does the enterprise plan to transfer more than NOK 300 000 abroad per annum?

Yes No *If yes, please specify the following:*

Explain which countries are involved and why the money is to be transferred:

Estimated total annual amount (NOK):

Estimated total number of transfers per year:

Does the enterprise plan to receive more than NOK 300 000 from abroad per annum?

Yes No *If yes, please specify the following:*

Explain which country it is and why the business will receive the money:

Estimated annual amount total (NOK):

Estimated number of transactions per year:

III. Owners / Beneficial owners

Are there any natural persons who, directly or indirectly, have a controlling influence over or own more than 25 per cent of the enterprise or the asset value of the enterprise?

Yes No

The declaration of tax relationships with other countries must only be completed on behalf of the beneficial owner in cases where the account-holder primarily has passive income/assets.

Name, address

Personal identification number/D-number (11 digit)

Date of birth if D-number is given

Ownership in per cent and/or beneficial control

Is the beneficial owner now or has it been a politically exposed person? This also applies to the beneficial owners's family members or close associates.

Yes No

Office or position:

Relationship:

Is the beneficial owner a US citizen?

Yes No

If yes, provide US tax identification number (TIN):

If no TIN, explain why:

Is the beneficial owner resident in other countries for tax purposes?

Yes No

If yes, specify which country:

Tax identification number (TIN) or equivalent:

If the enterprise has no TIN, explain why:

Specify which country:

Tax identification number (TIN) or equivalent:

If the enterprise has no TIN, explain why:

Name, address

Personal identification number/D-number (11 digit)

Date of birth if D-number is given

Ownership in per cent and/or beneficial control

Is the beneficial owner now or has it been a politically exposed person? This also applies to the beneficial owners's family members or close associates.

Yes No

Office or position:

Relationship:

Is the beneficial owner a US citizen?

Yes No

If yes, provide US tax identification number (TIN):

If no TIN, explain why:

Is the beneficial owner resident in other countries for tax purposes?

Yes No

If yes, specify which country:

Tax identification number (TIN) or equivalent:

If the enterprise has no TIN, explain why:

Specify which country:

Tax identification number (TIN) or equivalent:

If the enterprise has no TIN, explain why:

Name, address	Personal identification number/D-number (11 digit)
	Date of birth if D-number is given
	Ownership in per cent and/or beneficial control

Is the beneficial owner now or has it been a politically exposed person? This also applies to the beneficial owners's family members or close associates.

Yes No Office or position: _____
 Relationship: _____

Is the beneficial owner a US citizen?

Yes No If yes, provide US tax identification number (TIN): _____
 If no TIN, explain why: _____

Is the beneficial owner resident in other countries for tax purposes?

Yes No If yes, specify which country: _____
 Tax identification number (TIN) or equivalent: _____
 If the enterprise has no TIN, explain why: _____

 Specify which country: _____
 Tax identification number (TIN) or equivalent: _____
 If the enterprise has no TIN, explain why: _____

Name, address	Personal identification number/D-number (11 digit)
	Date of birth if D-number is given
	Ownership in per cent and/or beneficial control

Is the beneficial owner now or has it been a politically exposed person? This also applies to the beneficial owners's family members or close associates.

Yes No Office or position: _____
 Relationship: _____

Is the beneficial owner a US citizen?

Yes No If yes, provide US tax identification number (TIN): _____
 If no TIN, explain why: _____

Is the beneficial owner resident in other countries for tax purposes?

Yes No If yes, specify which country: _____
 Tax identification number (TIN) or equivalent: _____
 If the enterprise has no TIN, explain why: _____

 Specify which country: _____
 Tax identification number (TIN) or equivalent: _____
 If the enterprise has no TIN, explain why: _____

IV. Tax Reporting

Norway has entered into agreements on mutual tax reporting (CRS and FATCA) with a number of other countries. These require the bank to obtain declarations on where the account-holder is resident for tax purposes and to report any possible foreign tax liability to the Norwegian tax authorities. If the account-holder is a tax resident in a country other than Norway, the foreign identification number must be obtained. If a self-declaration cannot be obtained, no account can be opened for the account-holder. If the tax residence of the enterprise is unclear, please contact a tax adviser or the local tax office. Please list below all the countries where the enterprise is resident for tax purposes.

Is the account holder an American legal person or association, or is tax resident in the United States?

Yes No

If yes, please specify the following:

Enter American Identification Number (TIN):

If the business does not have TIN, state the reason:

Is the business tax resident in other countries?

Yes No

If yes, please specify the following:

Tax resident:

Tax identification number (TIN or equivalent):

If the business lacks TIN, state the reason:

Tax resident:

Tax identification number (TIN or equivalent):

If the business lacks TIN, state the reason:

Tax resident:

Tax identification number (TIN or equivalent):

If the business lacks TIN, state the reason:

If account holder domiciled in countries that are not on the list of countries that have joined CRS and / or FATCA, please contact the bank.

Is the account holder one or more of the following?

A company and the company's shares are regularly traded in an established securities market or the company is close associate of such a company.

A public entity, an international organization or a central bank.

Company resident in the United States or one of the following

An organisation exempted from US tax liability, a US bank, a trust for real property investment, a regulated investment company or an entity registered with the US Securities and Exchange Commission, a private endowment trust, a trust which is exempted from US tax liability or is a charitable trust, or a registered securities broker.

None of the above.

Is the account holder a financial institution that offers banking, finance, insurance, securities, funds or equivalent services?

Yes No

If yes, please specify the following

The account-holder is a financial institution subject to licensing, such as a deposit institution, a custodian, specified insurance company or an investment entity (subject to licensing or professionally managed by another financial institution such as an independent fund)

Specify global intermediary identification number (GIIN):

If the enterprise lacks a GIIN, explain why:

Other:

If "Other" is selected, please contact the bank.

Is the account holder a passive company?

Yes No

If yes, complete the declaration on tax relationships for the beneficial owner under item III

V. Confirmation / Signature

I confirm that the information provided is correct, and also authorise the bank to undertake a credit check of the company and to obtain information from previous banks which the company has done business with. I undertake to inform the bank of changes

Place, date

Signature(s) of person(s) authorised to sign on behalf of the enterprise

VI. Guidance and definitions

Politically Exposed Person

A politically exposed person is a person who holds or has held a position or an office such as:

1. a Head of State, a Head of government, a minister or a deputy minister
2. a member of a national assembly
3. a member of the governing body of a political party
4. a member of a higher court which makes decisions which only exceptionally may be appealed
5. a member of the board of an auditor general, court of auditors or central bank
6. an ambassador, chargé d'affaires or high-ranking military officer
7. a member of an administrative, managerial or controlling body in a state-owned undertaking
8. a senior executive, director or other person in the top management of an international organisation

Immediate family member

An immediate family member means a parent, a spouse, a registered or unregistered partner and a child, as well as the spouse or registered or unregistered partner of a child.

Close associate

1. is a beneficial owner of a legal entity, association or foreign legal arrangement jointly with the politically exposed person
2. has a close business relationship with the politically exposed person
3. is the sole beneficial owner of a legal entity, association or foreign legal arrangement which in reality has been established to benefit the politically exposed person.

Why do we ask for the reason you are to hold or transfer money on behalf of others?

Pursuant to the Norwegian Money Laundering Act, you must reveal the identity of someone who is the owner of money you are holding or transferring.

Beneficial Owner

Beneficial Owner is a physical person who ultimately owns or controls the customer or as a transaction or activity is carried out on behalf of.

Beneficial owner when the customer is not a personal customer

Beneficial owner, when the customer is not a personal customer, is a physical person which alone or with close family members:

1. owns more than 25% of the ownership interests of the customer
2. due to the holding of shares, units or membership controls more than 25% of the total number of votes in the customer
3. have the right to appoint or resign more than half of the customer's board members or equivalent
4. due to agreement with owners or customer, statutes or equivalent, may exercise control in accordance with sections 1, 2 and 3
5. otherwise exercise control over the customer

Account-holder

Every person who is registered or identified as an owner of or who exercises control over a financial account or other financial product in a financial institution.

CRS

CRS is an abbreviation for the Common Reporting Standard, which has been established by the Organisation for Economic Cooperation and Development (OECD) as an international framework for exchanging information between the tax authorities in the respective countries.

An official list of countries which have adopted the CRS is published on the OECD website at <http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/> under List of CRS MCAA signatories.

FATCA

FATCA is an abbreviation for the US Foreign Account Tax Compliance Act, which aims to identify US citizens or enterprises with financial assets outside the USA.

Tax resident

You are regarded as a tax resident of the countries where you have tax liabilities pursuant to the domestic legislation of the relevant countries. You can be a tax resident of several countries. You are a tax resident of the USA if you have a valid residence or work permit. If you have questions about where you are resident for tax purposes, consult a tax adviser or a local tax office.

US citizen

If you are a US citizen, you are a tax resident of the USA (including people with dual citizenship). If you were born in the USA, you are a US citizen unless you have actively repudiated citizenship.

Tax identification number (TIN)

The TIN or equivalent is a unique number issued to both individuals and companies by the tax authorities for identification. Not all countries issue a TIN, but have other kinds of numbers for identification. For Norwegian individuals, their TIN is usually their personal identification number. More detailed information on each country's TIN can be found on the OECD website.

Passive income/assets

Passive income typically comprises interest payments, dividends and other returns on capital. It can also comprise rents, royalties, life insurance payments, certain revenues from other insurances, profits from the sale of assets which result in passive earnings, foreign exchange gains and gains from derivatives. Rents received through active work by employees (the entity has employees, for example) are not generally regarded as passive income.