

Customer declaration, private 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. Personal Information Name, address 1) For people who do not have or cannot obtain a personal identification number or D-number	Personal identification/D-number Date of Birth 1) Country of birth		
	Nationality		Secondary nationalities Gender 1)
	E-mail address		
	Home telephone	Mobile phone	Work telephone

II. Use of the bank		
Will this be your main bank? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Which of the bank's products and services do you want to use? <input type="checkbox"/> Day-to-day financial transactions <input type="checkbox"/> Loans/credit <input type="checkbox"/> Pension <input type="checkbox"/> Mutual funds and shares <input type="checkbox"/> Saving <input type="checkbox"/> Credit Card <input type="checkbox"/> Insurance <input type="checkbox"/> Cash deposit machine <input type="checkbox"/> Deposit account <input type="checkbox"/> Currency account <input type="checkbox"/> Other <i>Specify which other products/services?</i> <input type="text"/>		
What is the source of your funds? <input type="checkbox"/> Pay <input type="checkbox"/> Pension <input type="checkbox"/> Saving <input type="checkbox"/> Social security <input type="checkbox"/> Heritage or gifts <input type="checkbox"/> Equity from the sale of property <input type="checkbox"/> Other <i>Specify where the funds come from</i> <input type="text"/>		

III. Payment processing

Do you plan to deposit more than NOK 25 000 in cash/banknotes per annum (does not apply to transfers from accounts)?

Yes No

If yes, please specify the following:

What is the reason for these deposits? _____

Estimated total annual amount (NOK): _____

Estimated number of deposits per annum: _____

Do you plan to transfer more than NOK 100 000 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 number of transfers per annum: _____

Do you plan to receive more than NOK 100 000 from 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 number of transactions per annum: _____

Do you think you will transfer or receive for more than NOK 100 000 on behalf of others from or to one of your accounts in the course of a year?

Yes No

If yes, please specify the following:

Name: _____

Registered enterprise, personal identification or D-number: _____

Why will the funds be placed in your account? _____

IV. Politically exposed person

Are you, a member of immediate family or one of your close associates a politically exposed person? A politically exposed person is somebody who holds or has held a high position or office

Yes No

If yes, please specify the following:

Position or title: _____

Relationship: _____

V. Tax Reporting (Check off as appropriate)

Norway has entered into agreements with a number of other countries on mutual tax reporting (CRS and FATCA). The agreements commit the bank to obtain a personal declaration of where the account holder is tax resident and report any foreign tax liability to Norwegian tax authorities. If the account holder is tax resident in a country other than Norway, foreign identification number must be obtained. If self-declaration can not be obtained, the account relationship shall not be established for account holders. If you have questions about where you are tax-resident, contact a tax advisor or local tax office.

Are you a US citizen or resident in the USA for tax purposes?

Yes No

If yes, please specify the following:

Provide your US tax identification number (TIN):

If you do not have a TIN, explain why:

Are you resident in other countries for tax purposes?

Yes No

If yes, please specify the following:

Which country:

Provide your tax identification number (TIN) or equivalent:

If you do not have a TIN explain why:

Please enter which country:

Enter tax identification number (TIN / birth / person number / equivalent):

If you do not have tax identification number, state reason:

Please enter which country:

Enter tax identification number (TIN / birth / person number / equivalent):

If you do not have tax identification number, state reason:

VI. Confirmation / Signature

I declare that all information given in this self-declaration is correct and complete. I undertake to inform the bank changes.

Place, date

Signature

VII. Guidelines 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.

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.