

# Declaration of private customer

Pursuant to Norway's money laundering regulations, the bank is required to know who its customers are. This means it needs information on the customer and their use of the bank. We would therefore request that this form be completed. Please note that the bank may request further information and documentation in addition to that covered here. The bank cannot establish a new personal account until the documentation is in order.

Furthermore, the bank is legally required to update its information and documentation continuously for the duration of the customer relationship.

All information is treated in confidentially and in accordance with the Norwegian Data Protection Act. Please read the guidelines on the final page before filling out the self-declaration.

## Personal Information

If you provide information about yourself, we draw your attention to the fact that all information must deal with your own circumstances. If you provide information on behalf of others, e.g., your child, it is the child's information that must be provided. Fill in all fields as accurately as possible.

Do you provide information on behalf of your child?

Yes No If yes, enter your child's National ID no./D no.:

Full name:

Address:

Postal code:

City:

National ID no./D-no.:

Sex:

E-mail address:

Mobil phone:

## Citizenship, tax liability, and country of birth

Enter your information about country of birth, citizenship, and tax liability.

Country of residence:

Country of birth:

Citizenship:

Citizenship 2 (If more than one):

You are a tax resident in the countries where you have tax obligations under the domestic law of the relevant country. You may be resident in several countries for tax purposes.

### Are you a tax resident in Norway?

Yes  No

### Are you a U.S. citizen or resident in the United States for tax purposes?

If yes, specify the following:

Yes No Enter tax identification number:

No tax identification number, state reason:

### Are you tax resident in countries other than Norway?

If yes, specify the following:

Yes No State which country(s):

Enter tax identification number:

No tax identification number, state reason:

## Use of the bank

Will this be your primary bank?

Yes  No

Which of the bank's products and services do you wish to use?

Salary account     Loan     Pension savings     Investment funds and equities  
 Credit card     Bail bond     BankID     Deposit ATM  
 Insurance     Currency account     Deposit account     Other\*

\* What services and/or products:

## Where does your money come from / the origin of the funds

**How much money do you expect to deposit into your accounts per annum (sum of salary/pension/social security/rental income/share dividends/other)?**

Approximate total amount in NOK per year:

Origin of the funds:

**Do you expect to deposit cash at the cash register or the bank's ATM?**

Yes  No *If yes, specify the following:*

Number of expected cash deposits per annum:

Enter the amount of the largest expected cash deposit:

Total amount per annum (in NOK):

Purpose:

**Do you expect to withdraw cash from a cash register or ATMs?**

Yes  No *If yes, specify the following:*

Number of expected cash withdrawals per annum:

Enter the amount of the largest expected cash withdrawal:

Total amount per annum (in NOK):

Purpose:

## Transfers to, and from, abroad

**Have you transferred, or are you planning to transfer money abroad? (Does not include online shopping)**

Yes  No *If yes, specify the following:*

To which countries?

Expected number of transfers per annum:

Expected total amount per annum (in NOK):

Purpose:

**Have you received, or are you planning to receive money from abroad?**

- Yes  No *If yes, specify the following:*
- Which country do you receive money from?
- Number of transfers per annum:
- Total amount per annum (in NOK):
- Cause:

**Are you planning to trade with, or are you trading with, crypto / virtual currency?**

- Yes  No *If yes, specify the following:*
- Total amount per annum (in NOK):
- Purpose:

**Do you think that you, on behalf of others, will transfer or receive more than NOK 100,000 from, or to, one of your accounts within a year?**

- Yes  No *If yes, specify the following:*
- Name:
- Organization, birth or D number:
- Purpose:

**Politically exposed person**

Are you, one of your close family members, or one of your famous co-workers, a politically exposed person?

- Yes  No

*If yes, specify the following:*

- Who is, or was, this?  Me self  
 Close family  
 Close business associate
- Which senior position or position:  Member of national assembly/government or secretary of state  
 Judge of the Supreme Court/Court of Appeal or member of the board of a central bank  
 Ambassador, chargé d'affaires or high-ranking officer of the armed forces  
 Member of governing bodies of political parties or member of the board of an auditor general's office  
 Member of administrative or management bodies of state-owned enterprises  
 Director or board member of governing bodies in NATO/UN/EU or similar

Describe the position:

Country:

If the PEP position or position has ended, when did it end?

**Confirmation/signature:**

I hereby declare that all the information provided in this self-declaration is correct and complete. I undertake to inform the bank in the event of any changes.

Place, date

Signature

## 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 organization

### 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 Organization 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/internationalframework-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 residency or work permit. If you have questions about where you are a 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.