

Customer declaration

Private customer

Customer's copy

Check box if the account holder is a minor and if the consent of a guardian is required under the Guardianship Act

The questions/information below must be answered/provided to enable the bank to fulfill its legal obligations to the authorities. All information will be treated confidentially and in accordance with the provisions of the Personal Data Act.

I. Personal data

Name, address	National ID number/D-number	Date of birth 1)	Gender
	Country of birth		
	Citizenship	Citizenship 2 (if dual)	
	E-mail	Phone number	

1) Date of birth must be stated if a Norwegian National ID number or D-number has not been allotted

Employment situation

- Full-time employment Part-time employment Self-employed Retired Board position etc.
 Student Unemployed Other. Please specify:

II. The purpose and intended nature of the customer relationship (check applicable box(es))

Cross border payments

Is it likely that you will receive payments from abroad?

- No Yes If **yes**, state from which country/countries:

Amount per year in NOK:

Purpose:

Is it likely that you will transfer funds abroad?

- No Yes If **yes**, state to which country/countries:

Amount per year in NOK:

Purpose:

Cash transactions

Is it likely that you will make cash deposits?

- No Yes If **yes**: Annual amount in NOK:

Purpose:

Is it likely that you will make cash withdrawals?

- No Yes If **yes**: Annual amount in NOK:

Purpose:

Source of funds (applies to present and future deposits)

- | | | | |
|-------------------------------------------------------------------|-----------------|-------------|-----------|
| <input type="checkbox"/> Salary/pension | approx. amount: | Occupation: | Employer: |
| <input type="checkbox"/> Gift | approx. amount: | Comment: | |
| <input type="checkbox"/> Savings | approx. amount: | Comment: | |
| <input type="checkbox"/> Inheritance | approx. amount: | Comment: | |
| <input type="checkbox"/> Sales of goods/services | approx. amount: | Comment: | |
| <input type="checkbox"/> Transfers from account with another bank | approx. amount: | Comment: | |
| <input type="checkbox"/> Rental income | approx. amount: | Comment: | |
| <input type="checkbox"/> Student loan | approx. amount: | Comment: | |
| <input type="checkbox"/> Loan | approx. amount: | Comment: | |
| <input type="checkbox"/> Other: | approx. amount: | Comment: | |

Which financial products are you interested in?

- Loans Credit card
 Other. Please specify:

Which insurance products are you interested in?

- Life Pension Non-life
 Other. Please specify:

Which investment products are you interested in?

- Mutual funds Shares Currency Derivatives Bonds
 Other. Please specify:

Do you have accounts with The Bank (if relevant) in other countries?

- No Yes If yes, state country or countries:

Will you transfer securities or other financial instruments to or from The Bank

- No Yes If yes: Purpose:
Volume per year:

Do you intend to trade in securities, currency or other financial instruments, and/or hedge products of this nature?

- No Yes If yes: Purpose:

Do you use/trade in virtual currencies such as Bitcoin, Ethereum etc.?

- No Yes If yes: State the currency/currencies:
Trading platform:

Do you invest on behalf of other people?

- No Yes If yes, state the name and National ID number/organisation number of the person/persons on behalf of whom the funds are invested:
Name:
National ID number/organisation number:

Is there a beneficial owner in addition to yourself?

- No Yes If yes, state the name and National ID number of the beneficial owner.
If the beneficial owner has no Norwegian Personal ID Number, a certified copy of a valid passport must be enclosed:
Name:
National ID number/organisation number:

Other relevant information

Former bank

III. Politically Exposed Person (check applicable box)

Do you hold or have you held a position or office defined as a Politically Exposed Person (PEP), or are you a member of the immediate family of a PEP or a known close associate of a PEP? See the guidelines and definitions.

- No Yes If yes, explain the public office or position in question, and your (the customer) relationship with the person in question:

Office or position resulting in status as a Politically Exposed Person:

Relationship between the customer and the PEP (the customer is a PEP, a member of the immediate family of a PEP, a known close associate of a PEP):

Termination date, if the office or position has come to an end:

IV. Tax reporting

Norway has entered into agreements with a number of countries concerning the automatic exchange of tax information (FATCA and CRS). These agreements require the bank to collect a self-certification declaration stating where the account holder is tax resident and to report any foreign tax liability to the Norwegian tax authorities. If the account holder is resident for tax purposes in a country other than Norway, the foreign identity number of the account holder must be obtained. If a self-certification declaration cannot be obtained, an account cannot be opened or maintained for the account holder. If in doubt about where you are resident for tax purposes, contact a tax adviser or the local tax office.

Which countries are you tax resident in?

Please state below all countries in which you are tax resident (including Norway). If you are in doubt about how tax liability is determined, contact a tax adviser or the local tax office.

NB! If you are a US citizen, you are a tax resident of the United States (including persons with dual citizenship).

Are you tax resident in Norway?

No Yes

Are you a tax resident of the USA, a US citizen or born in the USA?

No Yes If yes, please state your US taxpayer identification number (TIN):

If no TIN, please state reason:

Are you tax resident in other countries?

No Yes If yes, state which country/countries:

If yes, state taxpayer identification number (TIN/Nat. ID No./Personal ID No./equivalent):

If no taxpayer identification number, please state the reason:

V. Confirmation/signature

I hereby confirm that all the information provided in this self-certification declaration is correct and complete. I undertake to notify the bank in the event of changes.

Place, date

Name of signatory

Guidelines and definitions (private customer)

Politically Exposed Persons (PEP)

A politically exposed person (PEP) is a natural person who:

1. holds or has held a position or an office as:
 - 1.1 head of state, head of government, Minister or assistant minister,
 - 1.2 member of the National Assembly,
 - 1.3 member of the decision-making body of a political party,
 - 1.4 member of high-level judicial body that adopts decisions that cannot be appealed or can be appealed only in exceptional cases,
 - 1.5 member of the board of the office of the auditor general, court of auditors or central bank,
 - 1.6 ambassador, chargé d'affaire or high-ranking military officer in the armed forces,
 - 1.7 member of the administrative, management or supervisory bodies of state-owned enterprises,
 - 1.8 director, board member or holder of other senior position in international organisations.

Immediate family member

An immediate family member means:

Parents, spouse, civil partner, cohabitant and children and their spouses, civil partners or cohabitants.

Known close associate

A known close associate means a natural person known to:

1. be a beneficial owner of a legal entity, association or foreign legal entity in collaboration with a politically exposed person (PEP)
2. have close business connections to a politically exposed person (PEP)
3. be the only beneficial owner of a legal entity, association or foreign legal arrangement that in reality has been established to benefit a politically exposed person (PEP).

Beneficial owner of a natural person/private customer

Put simply, a beneficial owner means a natural person who ultimately has direct or indirect deciding influence over the funds on the account.

CRS

CRS is the abbreviation of "Common Reporting Standard" as adopted by the OECD (Organisation for Economic Co-operation and Development), an international legal framework for tax authorities in the various countries to exchange information.

An official test of countries that have signed the CRS is published on the OECD website:

<http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/>
under "List of CRS MCAA signatories".

FATCA

FATCA is the abbreviation of "Foreign Account Tax Compliance Act" which is a US law aimed at identifying US persons or entities with financial assets outside the United States.

Tax resident

You are considered to be tax resident in those countries to which you have tax liability under the domestic laws of the relevant country. You may be tax resident in multiple countries.

You are tax resident in the United States if you hold a valid residence permit or work permit.

In the event of doubt about where you are tax resident, contact a tax adviser or the local tax office.

Taxpayer Identification Number (TIN)

A taxpayer identification number (TIN or the equivalent) is a unique number allocated to persons and entities by the tax authorities for identification purposes. Not all countries issue TINs, some have other forms of numbers for identification. In the case of individuals, their taxpayer identification number will normally be their Personal Identity Number.

Detailed information on the taxpayer identification numbers of various countries can be found on the OECD website.

US citizen

If you are a US citizen, you will be regarded as tax resident in the United States (including persons with dual nationality).
If you were born in the United States, you are a US citizen unless you have actively relinquished your citizenship.