

Customer declaration - private customer

The questions/information below are/is answered/provided in connection with the opening of the customer account to enable the bank to meet its commitments in relation to the requirements of the authorities. All information will be treated confidentially and in accordance with the provisions of the Personal Data Act.

Please read the guidelines on page 3 before completing the customer self-certification declaration.

I. Personal data Name, address	Civ. reg. no./D-number	Date of birth ¹⁾	Place of birth
	Citizenship	Any secondary citizenship	Sex ¹⁾
	E-mail address		
	Private phone no	Mobile	Phone no. at work

1) To be completed if civ. reg. no./D-number has not been assigned

II. Purpose of customer relationship (check applicable box(es))

Will this be your main bank?

Yes No

Which of the products and services offered by the bank do you wish to use?

Day-to-day finances Savings Deposit account
 Loan Credit card Foreign currency account
 Pension Insurance Others
 Investment Self-service deposit machine *If others, which product/service:*

What is the source of your funds?

Salary Social security
 Pension Inheritance or gifts
 Savings Equity from the sale of property
 Other:

III. TRANSFERS OF FUNDS (check applicable box(es))

Do you plan to pay in more than NOK 25.000,- in cash/notes per year (does not apply to transfers between accounts)?

Yes No *If yes, please provide the following details:*
 Reason:
 Estimated total annual amount (NOK):
 Estimated number of deposits per year:

Do you intend to transfer more than NOK 100.000,- out of Norway per year?

Yes No *If yes, please provide the following details:*
 Destination country for transfer:
 Reason:
 Estimated total annual amount (NOK):
 Estimated number of transactions per year:

Do you intend to receive payment/payments of more than NOK 100.000,- from outside Norway per year?

Yes No *If yes, please provide the following details:*
 Country of origin of transfers:
 Reason:
 Estimated total annual amount (NOK):
 Estimated number of transactions per year:

Do you expect to transfer or receive more than NOK 100.000,- per year from or into one of your accounts on behalf of third parties?

Yes No *If yes, please provide the following details:*
 Who owns the funds that will be deposited in your account?
 Name:
 National Identity No./Organisation number/D-number:
 Why is the money being deposited in your account?

IV. Politically exposed person (place cross in applicable box)

Have you, someone in your closest family or a close employee, in the past year had a senior public position or employment in a country other than Norway?

Yes No If yes, explain what public position and what relationship you have with the person concerned

Position:

Relationship:

V. Tax reporting

Norway has entered into agreements with a number of countries on mutual tax reporting (CRS and FATCA). These agreements require the bank to obtain a self-certification declaration on the tax residence of the account holder, and report information to the Norwegian tax authorities about where the account holder is tax resident. 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 for the account holder. If in doubt about where the account holder is resident for tax purposes, contact a tax adviser or the local tax office.

In which country is the company tax resident?

Please state below all countries in which you are resident for tax purposes (including Norway). If in doubt about how tax residence is determined, please 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 (this includes persons with dual citizenship).

Are you a norwegian resident for tax purposes?

Yes No

Are you a US citizen?

Yes No

If yes, please state your Taxpayer Identification Number (TIN):

If yes, but no identification number, state cause:

Are you a foreign resident for tax purposes?

Yes No

If yes, which country:

Tax Identification Number (TIN/National ID No./Personal ID No./equivalent):

If yes, but no Tax identification number, state cause:

If yes, which country:

Tax Identification Number (TIN/National ID No./Personal ID No./equivalent):

If yes, but no Tax identification number, state cause:

If yes, which country:

Tax Identification Number (TIN/National ID No./Personal ID No./equivalent):

If yes, but no Tax identification number, state cause:

VI. Confirmation/Signature

I confirm that the information provided is correct and complete. I undertake to notify the bank in the event of changes.

Place, date

Signature(s)

Definitions relating to the term "politically exposed persons"

A) High public office or post abroad means:

1. head of state, prime minister, minister or deputy minister,
2. a member of a national assembly,
3. a member of a higher court that adopts decisions that are appealable only in exceptional cases,
4. a member of the board of an office of an auditor general, court of auditors or central bank
5. an ambassador, chargé d'affaires or senior military officer,
6. a member of the administrative, executive or controlling body of a state-owned enterprise,
7. the holder of an office or position equivalent to those provided for in nos. 1 to 5 in an international organisation.

B) Immediate family member means:

1. spouse or partner enjoying the same rights as a spouse under national legislation,
2. child,
3. spouse or partner of a child, or
4. parent.

C) A close associate means a physical person known to:

1. be beneficial owner of a legal entity or trust in association with a person as specified above in item A or B, or
2. have close business associations with the person as provided for above in items A or B, or
3. be the sole beneficial owner of a legal entity or trust that in reality has been established to benefit a person as provided for above in item A or B.

Why are we asking why you wish to hold or transfer funds on behalf of others?

Under the Money Laundering Act, if you are holding or transferring funds owned by others you are required to disclose their identity.

Account holder

Any person or a unit registered or identified as the holder or controller of a financial account or financial product with a financial institution.

CRS

CRS is an 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 list 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 an 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 regarded as a tax resident of the countries to which you have tax liability under the domestic law of the relevant country.

You may be a tax resident of multiple countries. You are a tax resident of the United States if you hold a valid work permit or residence permit. If you have any questions about your tax residency, please contact a tax adviser or 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. Countries that do not issue TINs, use other forms of identification number. In the case of persons, 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 the beneficial owner is a US citizen, he/she will be regarded as tax resident in the United States (including persons with dual nationality). A beneficial owner born in the United States will be considered to be a US citizen unless the person has actively relinquished his/her citizenship.