

**To open an account for a resident physical individual the following documents have to be submitted:**

- 1) Passport or another substituting document. Copies of passport pages are to be certified by the authorized officer of the bank as well as the owner of the document.

In the event that there is no residence registration mark in the passport, physical individual shall additionally submit the document verifying the residence or permanent staying:

- reference from Municipal housing committee office;
  - agreement on lease, exchange, rent, donation of a house, apartment, other premise fit for living, that are registered accordingly;
  - certificate on permanent residence on the territory of Ukraine;
  - reference from a hostel;
  - other documents issued by competent authorities.
- 2) Document issued by the state tax authorities body that testifies registration with the State Register of physical individuals – taxpayers.

Physical individual who is registered as an entrepreneur shall additionally submit the copy of the tax declaration for the last reporting period, stamped by the controlling authority or included e-receipt, signed by the authorized officer of the bank.

Physical individual who conducts independent professional activity shall additionally submit the copy of the document confirming the registration of this person with the respective state tax authorities.

Physical individual who is referred to the category of politically exposed persons\* shall additionally submit the documents confirming the source of funds.

**Accounts are opened for non-resident individuals only in the following cases:**

- ✓ If a transfer has to be credited in favour of the customer in currency different from the currency of the customer's active accounts;
- ✓ In case of mandatory sale of foreign currency to the customer;
- ✓ If a non-resident private individual is an employee of an international organization which is a customer of the Bank;
- ✓ If the account is opened to hold term deposits or make transfers via ProPay;
- ✓ If a non-resident individual is a borrower or guarantor of a loan issued by the Bank.

**To open an account for a non-resident private individual the following documents have to be submitted:**

- 1) Passport or another substituting document. Copies of passport pages are to be certified by the authorized officer of the bank as well as the owner of the document.
- 2) Document verifying the residence or temporary staying on the territory of Ukraine:
  - reference on residence or staying registration;
  - certificate on temporary residence on the territory of Ukraine;
  - reference from the hotel/hostel;
  - reference from Municipal housing committee office;
  - agreement on lease, exchange, rent, donation of a house, apartment, other premise fit for living, that are registered accordingly;
  - other documents issued by competent authorities.

Physical individual who is referred to the category of politically exposed persons\* shall additionally submit the documents confirming the source of funds.

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If the documents submitted by the Client do not enable the Bank to identify the Client to the full extent the Bank is authorized to demand additional documents necessary for the full identification of the Client according to the acting Legislation of Ukraine.

\* Politically exposed persons are national public officials, foreign public officials, individuals who are or have been entrusted with prominent political functions at international organization.