

Customer declaration

Bank copy

The questions/information below are to be provided to enable the bank, when establishing a customer relationship, to fulfill its obligations in accordance with regulatory requirements. All information is treated confidentially and in accordance with the Personal Data Act.

The collection of this information should take place before the customer relationship is established, but may also be required as part of ongoing due diligence of the customer relationship. Please note that the bank may require additional information and documentation beyond what is stated in this form.

I. Personal data

Name/address	Social security nr/D-number	Date of birth	Sex
	Birth country		
	Citizenship	Citizenship 2 (if double)	
	E-mail	Phone	

II. How you use the bank (tick the box that applies)

Is it likely that you will receive payments from other countries? If yes, provide country, approx. amount per year and purpose.

- Yes
 No

Country	Amount	Reason/comment

Is it likely that you will make payments to other countries? If yes, provide country, approx. amount per year and purpose.

- Yes
 No

Country	Amount	Purpose/comment

Is it likely that you will deposit notes and coins that exceed NOK 50.000,- per year? If yes, state approx. amount per year and the origin of the funds. (E.g. gift, inheritance, sale profit, etc. For a business; business income, sales profit, etc.)

- Yes
 No

Amount	Origin/comment

Is it likely that you will receive or transfer money through your account on behalf of others? If "Yes", state the background and purpose.

- Yes
 No

Purpose/comment

Is it likely that you will withdraw cash (notes) that in total exceeds NOK 50.000,- per year (incl. ATM withdrawals)? If yes, state purpose and approx. amount per year.

- Yes
 No

Amount and purpose

Is it likely that you will trade (buy/sell/exchange) various forms of virtual currency, also called cryptocurrency (for example Bitcoin, Ethereum, etc.)? If "Yes", enter approx. amount (in NOK) per year.

- Yes
 No

Amount



Are you likely to use your account to transfer money to/from online gambling companies registered abroad?

- Yes
- No

If yes, amount per year

III. The origin of your funds

Where does your money/funds come from?

Date	Origin (Savings, salary, pension, gift, sales profit, other)	Amount (per year)	(Comment)
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IV. Politically exposed person (tick as appropriate)

Do you have, or have you had in the past 12 months, a position that is defined as a Politically Exposed Person (PEP), or are you a close family member or a known employee of a PEP? See guidance and definitions.

- Yes, I am PEP (myself)

Position, profession	Country	End date	Comment
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Position, profession	Country	End date	Comment
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- Yes, someone in my close relation is PEP

Relation	Name	Social security nr/D-number	Sex
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Address	Country of residence	Date of birth
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Birth country

Position, profession	Country	End date	Comment
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Relation	Name	Social security nr/D-number	Sex
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Address	Country of residence	Date of birth
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Birth country

Position, profession	Country	End date	Comment
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- No

V. Tax liability to other countries

Norway has entered into agreements with several other countries on mutual tax reporting (CRS and FATCA). These agreements require the bank to collect and report information to the Norwegian tax authorities about the tax residency of the account holder. The bank is required to obtain a self-declaration of the account holder's tax residency. If the account holder is tax resident in a country other than Norway, a foreign identification number must be obtained. If a self-declaration cannot be obtained, the account relationship should not be established or continued for the account holder. If you have any questions about your tax residency, please contact a tax advisor or the local tax office.

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

- No
- Yes

Are you a tax resident in an other country than Norway?

- No
- Yes *If yes, provide country and foreign identification number:*

Country	Foreign customerID (TIN)
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VI. Confirmation/Signature

I confirm that all information provided in this self-declaration is correct and complete. I commit to informing the bank of any changes.

Place, date	Signature
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Guidance and definitions

Politically Exposed Persons (PEP)

A politically exposed person (PEP) refers to an individual who:

1. Holds or has held a position or office as:
 - 1.1. Head of state, head of government, minister, or deputy/assistant minister,
 - 1.2. Member of a national parliament,
 - 1.3. Member of a governing body within a political party,
 - 1.4. Member of a higher judicial body that makes decisions that are not or only rarely subject to appeal,
 - 1.5. Member of a board in a national audit office, supreme audit institution, or central bank,
 - 1.6. Ambassador, chargé d'affaires, or high-ranking military officer,
 - 1.7. Member of an administrative, managerial, or supervisory body in a state-owned enterprise,
 - 1.8. Director, board member, or other person in a top management position in an international organization.

Close Family Member

A close family member refers to:

Parents, spouse, registered partner, cohabitant, and children, as well as children's spouses, registered partners, or cohabitants.

Known Associate

A known associate refers to an individual who is known to:

1. Be a beneficial owner in a legal entity, association, or foreign legal arrangement jointly with a politically exposed person (PEP).
2. Have a close business relationship with a politically exposed person (PEP).
3. Be the sole beneficial owner in a legal entity, association, or foreign legal arrangement that is effectively established to benefit a politically exposed person (PEP).

CRS

CRS is the abbreviation for "Common Reporting Standard" established by the OECD (Organisation for Economic Co-operation and Development). It is an international framework for the exchange of information between tax authorities of respective countries. An official list of countries that have adopted CRS is published on the OECD's website: <http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/> under "List of CRS MCAA signatories."

FATCA

FATCA is the abbreviation for "Foreign Account Tax Compliance Act," which is U.S. legislation aimed at identifying U.S. individuals or entities that hold financial assets outside the United States.

Tax Identification Number (TIN)

A Tax Identification Number (TIN), or its equivalent, is a unique number assigned by tax authorities to individuals and businesses for identification purposes. Not all countries issue TINs, but they may have other forms of identification numbers. For individuals, the TIN is usually their personal identification number.

More detailed information about respective countries' TIN numbers can be found on the OECD's website.

Tax Resident

You are considered a tax resident in a country if you have a substantial and permanent connection to that country and are subject to taxation there. Typically, you will have an obligation to file tax returns and be liable for all your income in that country. If you are a tax resident in multiple countries, you must declare all of these countries to the financial institution.

If you have always lived in Norway and have only taken short vacations abroad, you are solely considered a tax resident in Norway. If you have a vacation property abroad where you stay for shorter periods, you typically won't have a strong enough connection to establish tax residency there. If you have longer stays in another country, you may be considered a tax resident there.

If you live abroad, you will usually be a tax resident in the country you reside in. If you have moved from one country to another or spend significant time in multiple countries, you may be a tax resident in both the country you moved from and the country you moved to. In Norway, you are considered a tax resident if you have spent more than 183 days in the country during a 12-month period or more than 270 days in Norway during a 36-month period.

If you were born in the United States or are a U.S. citizen, you are by definition a tax resident in the United States and must register a Tax Identification Number (TIN). This can only be changed by obtaining official documentation proving renunciation of U.S. citizenship.

If you are unsure about your tax residency in a country, you should contact the tax authorities in that country to clarify your status.

