



NOTE: _____

Branch _____

Client's ID No _____

Date _____

(To be completed by the authorized Bank officer)

APPLICATION

For registration / update of a client (legal entity)

1. BASIC CLIENT'S DATA			
Resident			
Non-resident			
a. Physically present client / legal representative		b. Not physically present - Power of Attorney Submitted	
Full name			
Abbreviated name			
Tax number (TIN)			
Unique registration number (URN)			
Country under which number the client is registered			
To be completed by a resident		To be completed by a non-resident	
Address in RNM		Address in the home country	
City		City	
Country		Country	
Phone No in RNM		Phone No in the home country	
Fax No in RNM		Fax No in the home country	
Date of registration (date of incorporation)			
Number of act in the relevant register where the legal entity - non-resident was registered, if not available, please indicate its issuing date of the act – if such register exists in the registering country			

Decision issued by an institution authorized for issuing of business license for performing activities - fx operations, leasing, games of chance, insurance, money transfer – if special license is required under applicable laws and regulations		1. Yes (complete No 1 and 2 below) 2. No (go to No 3)
1. Document issuer – institution’s name		
2. License issue date		
3. Major activity:	Main income code: _____	
4. Organizational form: _____		
5. Company size/legal entity	1. Micro 2. Small 3. Medium 4. Large (Please read the additional explanation below to circle the correct number)	
6. Number of employees (current status)*		
2. OTHER CLIENT’S DATA		
Relationship capital with legal persons holding 20% or more share	_____ _____ _____	
Relationship management with other legal entities and individuals	_____ _____ _____	
E-mail		
Website*		
Products/services to be used in the Bank	1. Transaction account 6. E-banking 2. FX account 7. Letter of credit 3. Payment cards 8. Letter of guarantee 4. Loans 9. Safe deposit box 5. Deposits 10. Other reasons for business relations _____	
Expected annual turnover in the Bank’s account (expressed in EUR)	1. Up to EUR 500,000 2. From EUR 500,000 – 2,000,000 3. From EUR 2,000,000 – 5,000,000 4. More than EUR 5,000,000 * In accordance with the analysis results from the business relation with the client, the Bank shall reserve the right to request from the legal entity additional financial statements	
Purpose and intent for establishing business		

relation(description)		
Expected business relations with clients in the following countries	RN Macedonia (807)	Turkmenistan (795)
	USA (840)	Bahamas (044)
	Canada (124)	Bermuda (060)
	EU _____	Gibraltar (292)
	Australia (036)	Cayman Islands (136)
	Iran (364)	British Virgin Islands (092)
	Pakistan (586)	Panama (591)
	Uzbekistan (860)	China (156)
	Other country _____	

Founders/Owners (Name and surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Founders/Owners (Name and surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Founders/Owners (Name and surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Founders/Owners (Name and surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Legal representative (Name and surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Legal representative (Name and surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Legal representative (Name and surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Person authorized for account transactions (Name und surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Person authorized for account transactions (Name and surname)			
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PIN		Address	
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ID card/Passport No		Issued by	
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Person authorized for account transactions (Name and surname)			
PIN		Address	
ID card/Passport No		Issued by	
Contact point (Name and surname)			

* Optional data

3. Additional explanation (Company/Legal entity size):

1. *Micro company* shall be deemed any company that satisfied the following criteria in each of the past two accounting years, or in the first operating year:

- Average number of ten employees based on working hours, and
- Gross income not more than EUR 50,000 in MKD counter value realized from any source.

2. *Small company* shall be deemed any company that has satisfied at least two of the criteria given below in each of the past two accounting years, or in the first operating year:

- Average number of 50 employees based on working hours,
- Annual income not more than EUR 2,000,000 in MKD counter value, or total turnover not more than EUR 2,000,000 in MKD counter value, or
- Average value (in the beginning and end of the accounting year) of the total assets not more than EUR 2,000,000 in MKD counter value.

3. *Medium company* shall mean any company that has satisfied the first criterion and at least one of the next criteria given below in each of the past two accounting years, or in the first operating year:

- Average number of 250 employees based on working hours,
- Annual income not more than EUR 10,000,000 in MKD counter value, or
- Average value (in the beginning and end of the accounting year) of the total assets not more than EUR 11,000,000 in MKD counter value.

Companies not falling under small and medium companies shall acquire the status of ***large companies***. In case of inability to classify the companies referred to in points 2 and 3, or if all three criteria are different, the company shall fall under the category of medium companies. In case of inability to distribute the companies referred to in point 1, or if both criteria are different, the company shall fall under the category of small companies.

4. BENEFICIAL OWNER STATEMENT

I _____ (Name and surname) with PIN _____ and address _____, person authorized to open/update the account of the company below, in a capacity of _____ in the company (full name):

TIN: _____ and registered office:

for the purpose of establishing business relation between the company and the Bank, I declare that beneficial owner/s (** Please read the explanation below) is/are:

Individuals:

	Name and surname	PIN*	ID card/Passport No	Address	Holders of public functions (SSU)
1					<input type="checkbox"/> Yes <input type="checkbox"/> No
2					<input type="checkbox"/> Yes <input type="checkbox"/> No

3					<input type="checkbox"/> Yes <input type="checkbox"/> No
4					<input type="checkbox"/> Yes <input type="checkbox"/> No

(1) Beneficial owner of a legal entity shall mean:

1.A individual (individuals) owner (owners) of the legal entity or controlled legal entity through direct ownership of sufficient percentage of stock, shares, including bearer shares or voting shares or other rights in the legal entity;

2. A individual (individuals) controlling the legal entity through indirect ownership of sufficient percentage of stock, shares, including bearer shares or voting shares or other rights in the legal entity; and

3. A individual (individuals) otherwise controlling the legal entity.

(2) Indicator of direct ownership shall mean ownership of more than 25% shares, voting rights or other rights in the legal entity or ownership of 25% plus one share.

(3) Indicator of indirect ownership shall mean ownership or control of a individual (individuals) of one or more legal entities which separately or jointly own more than 25% shares or 25% plus one share.

(4) If the application of points 1 and 2 of paragraph (1) above cannot determine a individual/s as beneficial owner/s or the Bank cannot reliably identify that the individual /s under points 1 and 2 of paragraph (1) above is/are beneficial owner/s, in that case a beneficial owner/s shall be deemed the person/s identified by applying point 3 of paragraph (1) above.

Beneficial owner of other legal entities:

A) Beneficial owner of a domestic and foreign associations and their unions, foundations, institutions, chambers, trade unions, political parties, societies, religious communities or other organizations, management share of which cannot be defined based on the owner's equity stake, shall be deemed any individual authorized to represent or control the organization's property management.

Beneficial owner of a legal arrangement:

B) Beneficial owner of a legal arrangement shall mean any individual, who is:

1. Founder,

2. Trustee,

3. Manager/s (if any),

4. Beneficiary or a group of beneficiaries of the property they manage under condition that the beneficiaries have been determined or can be determined,

5. Individuals who execute functions equal or similar to those referred to in points 1, 2, 3 and 4 of this paragraph, and/or

6. Other individual who controls the legal arrangement through direct or indirect ownership or otherwise.

Beneficial owner of a sole proprietor or self-employed persons:

C) Beneficial owner of a sole proprietor or a self-employed person shall mean a individual registered for performing business and interim being a sole authorized representative.

Beneficial owner of budget beneficiaries:

D) Beneficial owner of a budget beneficiary is a manager of the budget beneficiary.

Exclusions related to identification of a beneficial owner:

The entity do not have to identify and confirm the beneficial owner's identity if the client is a legal entity whose securities are traded in a domestic or foreign securities market of countries, which satisfy the international standards for prevention of money laundering and financing of terrorism or the beneficial owners' data are transparent and available to the public.

Definition of Holders of public functions s and persons related to them in compliance with applicable laws and regulations in RM:

"Holders of public functions s" shall mean the following individuals having assumed or would assume office in the Republic of Macedonia or in another state:

a) Presidents of states and governments, ministries and deputy or vice ministers,

b) MPs elected in legislature,

c) Judges in supreme or constitutional courts and other holders of high judicial functions, where legal remedies may not be used against their decisions, other than in exceptional instances,

- d) Members of management authorities of supervisory and regulatory bodies and agencies, state audit institution and members of a central bank board,
- e) Ambassadors,
- f) High rank officers in military forces (ranks higher than lieutenant colonel),
- g) Persons elected and appointed in accordance with law and members of management and supervisory bodies of legal entities established by the state,
- h) Persons holding office in political parties (members of executive bodies of political parties),
- i) Persons assuming or would assume prominent function in international organization such as directors, deputy managers, members of management and supervisory boards or other equivalent functions, and
- j) Mayors and presidents of municipal councils.

Holders of public functions s as provided for in points a) to j) shall be considered persons at least two years after discontinuation of their office, and on the basis of previously implemented risk assessment by the entities.

The term “Holders of public functions s” also includes:

1) Holders of public functions ’s family member as follows:

- Spouse or a person with whom the Holders of public functions is in domestic partnership,
- Children and their spouses or persons with whom children of Holders of public functions s are in domestic partnership, or-Parents of Holders of public functions s.

2) A person considered close associate to an Holders of public functions is a individual, who is:

- known to have mutual legal or beneficial ownership of a legal entity, and has concluded a contract or established other close business relations with the Holders of public functions , or
- sole beneficial owner of a legal entity or a legal arrangement for which it is known that was established in favor of the Holders of public functions .

Note:

- 1) **In case of change in the company’s ownership-management structure, the company shall undertake to timely notify the Bank in the part of the beneficial owner and submit to the Bank a new statement updating the data within 15 days as of the date of the change,**
- 2) **According to my knowledge the above persons have not been engaged in illegal actions of any type,**
- 3) **The data in this Statement have been provided under penalties of perjury and by affixing the signature below I certify that they are true and correct and complete.**

5.FATCA Questionnaire for clients - legal entities

Please select one of the offered answers for each question:

1/ Does the legal entity possesses any U.S. indication?	YES	NO
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U.S. indications: (mark the indication which is possessed by the legal entity)

- Legal entity established/registered in the United States of America (USA)
- Legal entity with address in the USA
- Legal entity with contact address in the USA

2/ Is the client a financial institution?	YES	NO
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If the answer is **YES**, information’s about registered FATCA status to be provided:

Adjusted

- PFFI - Participating FFI
- RDCFFI – Registered Deemed Compliant FFI
- CDCFFI – Certified Deemed Compliant FFI

Non-adjusted

- LFFI - Limited FFI
- NPFFI – Non Participating FFI

GIIN _____

3/ Is the legal entity a passive entity? (according the codes for activities for passive entity)	YES	NO
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4/ Does at least one of the beneficial owners possess U.S. indication?	YES	NO
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U.S. indications: (mark the indication which is possessed by the private individual)

- citizenship of the United States of America (USA)
- dual citizenship, one of which is of the USA
- permission for residence in the USA (green card)
- place of birth in the USA, Puerto Rico, Guam and U.S. Virgin Islands
- residential address in the USA
- contact address in the USA
- phone number from the USA

If any answer is YES, it is MANDATORY to perform the following actions:

- **New customer with proven U.S. indications – it is not allowed to establish business relationship beginning from 01.07.2014**
- **New customer with relevant documentation submitted with which it is proved that U.S. indications are unfounded – please contact Compliance department, AML**

6. CLIENT'S CONSENT
I hereby certify that: a) The data above are true and correct; b) In case of change of my personal data (including address data) I will notify the Bank thereof within 3 working days as of the date of the change. Otherwise, any delivery posted by the Bank to the client shall be deemed duly made to the address indicated herein; c) I hereby agree that my personal data indicated herein are registered, processed, and updated for the needs of the Bank and if necessary transfer my personal data to other countries – EU or EEA member states or other non-EU or EEA states upon prior approval of personal data transfer issued by the Directorate for Personal Data Protection; d) I am aware that the data above constitute business secret in compliance with the Banking Law and other applicable regulations; e) The Bank shall reserve the right to request other client's data for the purpose of established business relations; f) The Bank shall reserve the right to terminate the business relations with the client at any time; g) I am familiar and agree with the conditions for establishing business relations with the Bank.

Note: The Application shall be considered fully completed if all required data are contained, assessment of which shall be made by a competent Bank Officer who establishes/updates the business relation with the client.

TO BE COMPLETED BY THE CLIENT

Date and place

Name, surname and signature of authorized person

TO BE COMPLETED BY THE BANK

Received and checked by: _____
 Signature of a person authorized by the Bank: _____
 Place and date: _____
 Branch/Desk counter: _____

Прилог 11.1. BENEFICIAL OWNER STATEMENT

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- d) Members of management authorities of supervisory and regulatory bodies and agencies, state audit institution and members of a central bank board,
- e) Ambassadors,
- f) High rank officers in military forces (ranks higher than lieutenant colonel),
- g) Persons elected and appointed in accordance with law and members of management and supervisory bodies of legal entities established by the state,
- h) Persons holding office in political parties (members of executive bodies of political parties),
- i) Persons assuming or would assume prominent function in international organization such as directors, deputy managers, members of management and supervisory boards or other equivalent functions, and
- j) Mayors and presidents of municipal councils.

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- Parents of Holders of public functions s.

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- 3) **The data in this Statement have been provided under penalties of perjury and by affixing the signature below I certify that they are true and correct and complete.**

Place and date

Name, surname and signature of authorized person

TO BE COMPLETED BY THE BANK

Received and checked by: _____

Signature of a person authorized by the Bank: _____

Place and date: _____

Branch/Desk counter: _____