

Bank:
SPAREBANK 1 RINGERIKE HADELAND
Organisasjonsnummer: 00937889275

Customer information

Personal customer

If the customer relationship is to be used for business activities, for example in connection with a sole proprietorship, a different form should be used.

The information below is obtained to permit SPAREBANK 1 RINGERIKE HADELAND, to perform the bank's statutory duties to collect and register customer information. Information must be obtained before a customer relationship is established and must also be updated regularly.

All information obtained is treated confidentially and in compliance with the Norwegian Personal Data Act. Information on the processing of personal data can be found on the bank's website under "Privacy" or "Personvern".

Please note that the bank may require further information and documentation in addition to what is stated in this document

1. Personal information

First name, sure name and home address as registered in the Norwegian National Registry	National identity number / D-number (11digits)*
	Country code Cell phone number
	E-mail address

* If you haven't been assigned a Norwegian national identity number or D-number, please state your gender and date of birth:

☐ Man ☐ Woman Date of birth:

1.1 Citizenship/Country of birth

Norwegian citizen ☐ Yes ☐ No

US citizen/born in USA ☐ Yes ☐ No

If yes, state your Social Security Number (SSN): _____

If you are a US citizen / born in the US, you are according to FATCA regulations, tax resident in the United States
Therefore, say "Yes" to question "1.2 Tax liabilities"

Other citizenships must be stated: _____

Place of birth _____

1.2 Tax liabilities

Norway has signed international agreements (FATCA and CRS) on the exchange of tax information. We are therefore required to report financial information to the Norwegian Tax Administration on our customers who are liable to tax in other countries.
See section 5 for definitions and help in connection with this matter.

Are you liable for tax in any country other than Norway? ☐ Yes ☐ No

If yes, please specify:

Country	Tax identity number (TIN)	The country does not issue a tax identification no
		<input type="checkbox"/>
		<input type="checkbox"/>

1.3 Politically exposed person (PEP)

Do you hold, or have you held (last 12 months), a high-ranking public office or position, or are you an immediate family member or close associate of a person who holds, or has held, such an office/position? ☐ Yes ☐ No

(See section 6 for definitions and help in connection with this matter)

If you have answered yes to the previous question, please provide the following information:

Who is the politically exposed person?	Office/position and year in which the position was last held	Name of PEP • Norwegian identity number/D-number for PEP (If not available please state address, sex, date and place of birth)	Close relationship (for example daughter)
<input type="checkbox"/> Myself			
<input type="checkbox"/> Close relation			



2. Other information and purpose of customer relationship

2.1 Expected future incoming foreign payments

Is it likely that you will receive foreign payments?

☐ Yes ☐ No

If yes, please specify:

Which countries will the money come from?	Anticipated amount in NOK for the next 12 months	What is the background to the payments/transfers?

2.2 Expected future outgoing foreign payments

Is it likely that you will make foreign transfers/payments?

☐ Yes ☐ No

If yes, please specify:

Which countries will the money be paid to?	Anticipated amount in NOK for the next 12 months	What is the background to the payments/transfers?

2.3 Cash deposits

Do you expect to deposit cash through an automatic cash deposit machine or in-store cash services etc.?

☐ Yes ☐ No

If yes, indicate the following:

Anticipated amount in NOK for the next 12 months	Where will the money come from? (For example private sales etc.)

2.4 Primary source of income into your accounts

Will the primary source of income be anything other than salary, a student loan, social security benefits or a pension?

☐ Yes ☐ No

If yes, please specify (for example sale of real estate, shares or funds etc.).

2.5 Future payments into your accounts

Do you expect to receive other payments in addition to salary, a student loan, social security benefits or a pension that will exceed NOK 50.000 per annum? (For example rental income, hobby income, etc.).

☐ Yes ☐ No

If yes, please specify:

2.6 Manage money on behalf of other people's or your own business activities

Will you use your personal customer relationship with the bank to administer money for other people's or your own business activities? If yes, state purpose and organization number. *An example of administering money for other people may be that you are the manager of a football team and you have or want a separate account for this purpose*

☐ Yes ☐ No

If yes, please briefly describe the purpose of the part of the customer relationship that is linked to business activities and business enterprise number.

2.7 Investments or payments on behalf of others

Do you think that you will make payments or investments on behalf of others?

☐ Yes ☐ No

No need to list accounts you already manage or people in your household.

If yes, enter the name and personal identity number of the person(s) in question.

2.8 Cryptocurrency

Do you expect to use your customer relationship to buy and/or sell cryptocurrency and that this will exceed NOK 50,000 per annum? (For example Bitcoin, Ethereum or similar).

☐ Yes ☐ No

If yes, indicate the expected annual amount and the purpose of the transactions (for example investments or payments of goods and services).

2.9 Purpose of the customer relationship

Will you use your personal customer relationship with the bank to something other than savings and regular bank consumptions (use of card, paying bills, mortgages etc.)?

☐ Yes ☐ No

If yes, please specify (for example use of the personal customer relationship to manage someone else's account.)

3. Consent / handling of personal data

Useful information about privacy and the bank's processing of personal data can be found on the bank's websites and as a separate attachment under "General Terms" in your customer agreement with the bank.

3.1 Consent to electronic marketing

I would like to receive advice and offers digitally

☐ Yes ☐ No

To help us provide advice and offers tailored to your needs via digital channels, we need your consent to electronic marketing. This does not mean that we will contact you more often; it simply means that our communication will be more relevant to you. You can change your consent preferences at any time via your online bank or mobile bank.

Your consent means that you can receive advice and offers via digital channels on products offered by us and our subsidiaries and product companies in SpareBank 1. Examples of digital channels include email, our apps that you use, your online bank, your mobile bank, and SMS. You will find more information regarding privacy and personal profiles on our web pages.

3.2 Consent to information sharing

I would like SpareBank 1 to understand my needs

☐ Yes ☐ No

To help us tailor our advice and offers to your needs, the companies in SpareBank 1 would like to share and use the information we hold about you. Your information may be stored in a SpareBank 1 customer database, but will not be given to others. To do this we need your consent. You can change your consent preferences at any time via your online bank or mobile bank..

Your consent covers the sharing and use of all the available information SpareBank 1 holds about you, except for health information and other special categories. The information may be shared between your bank and its subsidiaries (e.g. Eiendomsmegler 1), between your bank and its product companies (e.g. SpareBank 1 Forsikring) and between SpareBank 1's product companies. You will find an overview of these companies on our web pages or under "Settings – About me". The information may be stored in SpareBank 1's customer database, but will not be given to any third parties outside the SpareBank 1 companies. Information will not be shared between the various banks in SpareBank 1.

Your bank and the companies you have a customer relationship with will be responsible for processing your information.

The aim of sharing your customer information is to help us provide you with advice and offers across the range of product categories we offer, for example savings, loans, payment systems and insurance. Your consent covers the exchange of the information available about you. This includes both in-depth information such as transaction and holdings information, as well as information about how you use SpareBank 1's services such as apps, your online bank/mobile bank, and our websites. We use personal profiles to tailor our offers to your needs. Use of personal profiles means that we combine information about you, and based on these, link certain assumptions to your behaviour, abilities, preferences or needs. Read more about personal profiles and how SpareBank 1 processes personal information on the bank's website under "Privacy" or "Personvern".

4. Confirmation / signature

I/we hereby confirm that the information provided herein and in any enclosures is complete and accurate, and that any changes will be notified to the bank.

Place

Date

Signature(s)

5. Definitions in connection with section 1.2 “tax liability”

A) Tax liability in Norway vs. abroad:

Persons who live in Norway or stay in Norway for more than 183 days over a 12-month period or more than 270 days over a 36-month period are deemed to be resident in Norway for tax purposes and thus liable to tax in Norway. A person may be resident for tax purposes in several countries, based on the laws and rules in each country..

B) When is a person liable to tax in another country?

Tax liability is assessed primarily based on tax residence (where you live or stay). However, every country has its own rules for how tax residence is determined. Information on the rules for tax residence in individual countries is available on the OECD website.

If you are unsure how tax residence is determined, contact a tax adviser or a local tax office.

C) Tax identification number (TIN):

A Tax Identification Number (TIN) or equivalent number is a unique combination of letters and/or numbers issued by a country to a person. This is used to identify the person in connection with tax reporting. Not all countries issue such numbers and some have different types of number or method for identification for tax reporting.

Examples of tax identification numbers for private individuals:

Denmark: CPR-number	Sweden: Personal identity number or coordination number
Norway: Personal identity number or D number	USA: Social Security Number

More detailed information on the various TINs is available on the OECD website

6. Definitions in connection with section 1.3 “politically exposed person”

High-ranking public office or position means:

1. Heads of state, Prime minister, Minister or Deputy Minister/Parliamentary Secretary.
2. Members of Parliament, including permanent or ongoing deputy representatives.
3. Leader/member of executive committee in a political party represented in Parliament (Executive Board, Central Board or corresponding high-ranking body according to the party's articles of association.
4. Members of superior judicial authorities, the decisions of which are not subject to further appeal, except in exceptional circumstances, for example:
 - Supreme Court judges, temporary and permanent appointments.
 - Appellate Court judges (applies to both temporary and permanent appointed in the courts system, not lay judges/associate judges).
5. Judges in international courts, e.g. The European Court of Human Rights, EFTA Court and International Court of Justice (ICJ).
6. Members of the Board of the office of the Auditor General, National Audit Office or of the Boards of central banks, for example: -
 - Member or Deputy Member of the collegium of the Office of the Auditor General
 - The Board of the Bank of Norway.
7. Ambassador of Charge d'affaires (Consul not considered a PEP)
8. High-ranking officers in the armed forces (in Norway this means officers in ranks from major general/rear admiral)
9. Members of administrative, management or supervisory bodies of state-owned enterprises.
 - The Board of Directors and CEO of state-owned enterprises.
 - State-owned enterprises" are state enterprises that manage public duties which fall within public administration. The determining factor is whether it concerns a state authority, even though this is represented by a company. State-owned companies that do not carry out activities which include public administration fall outside of the definition.
 - Subsidiaries of such enterprises are not included, nor are self-owned institutions (typically foundations) that are financed partially wholly by public funds.
 - Local enterprises, such as county authority and municipal enterprises are not included.
10. Directors, Board members or other persons in the senior management of an international organisation (non profit organisations are not included). I.e., a person who is nominate, appointed or employed by a government, ministry or minister in an international organisation established via entering into a formal international political agreement.
 - Eksempelvis slike stillinger i EFTA, NATO og FN

"Close relations" means:

1. Close family members, including parents, spouses, registered partners, cohabitants and children, as well as children's spouses/registered partners/cohabitants. Adopted children equate to biological children. Siblings, foster children, stepchildren and step-parents are not covered by the definition.
2. Being a beneficial owner* jointly with a politically exposed person. One is a beneficial owner in a company where a PEP is also a beneficial owner.
3. Having a close business relationship (know co-worker) with a politically exposed person.
 - Being the sole beneficial owner* of a legal entity/company, which, in reality, was established for the benefit of a politically exposed person.
 - Know co-worker is also defined as persons that have a close business relationship with PEP. There may be circumstances where the degree of closeness between the customer and the politically exposed person is not evident in documentation, but other circumstances indicate that there must be business association and that this is known. For example, where a person acts as the beneficial owner of the customer. This person has numerous other business associations with a PEP in such a way that it is likely that the beneficial owner is a close business associate, also in the current context.
 - Close associations other than business associations are not included. For example, where the persons are members of the same political party or the customer has a regular lawyer who represents them in legal cases.

**Beneficial owners are persons that alone, or together with a close relation, own or control more than 25% of the stake or votes in a company/entity (special regulations apply to foundations, trusts and similar entities). For further clarifications of the definition of a beneficial owner, please refer to the Money Laundering Act and the Financial Supervisory Authority's guidelines to the Money Laundering Act.*