

The underlying information is obtained in order to be able to safeguard the Bank's statutory duties on obtaining and registering 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 regarding processing of personal data can be found on the bank's website under 'Protection of privacy'.

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

## 1. Information about the company/entity

Company name according to company certificate or founding documents:	Norwegian business number/Foreign identification number:
Business address:	Country code: Telephone: Country code: Mobile number:
	E-mail:
Postal address, if other than above:	

Sector/NACE code:	Start-up date according to founding documents:
<input type="checkbox"/> Corporation (Ltd)	<input type="checkbox"/> Sole Proprietorship
<input type="checkbox"/> Responsible Company (ANS/DA)	<input type="checkbox"/> Voluntary organisation/Common interest association
<input type="checkbox"/> Foundation (constitutional documents, statutes etc, must be enclosed.)	<input type="checkbox"/> Company in process of registration in the Norwegian register of business enterprises
<input type="checkbox"/> Other, specify:	<input type="checkbox"/> NUF (Norwegian registered foreign company) In wich country and wich register is the 'parent company' registered?:
Is the company listed on a stock exchange? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, state the stock exchange and the ISIN-code:	
According to the reciprocal tax reporting agreements between Norway and a large number of other countries («Foreign Account Tax Compliance Act» (FATCA) and «Common Reporting Standard» (CRS)), the bank is required to identify all corporate customers which are liable for tax to other countries.	
Is the company liable for tax to other countries? (See paragraph 6 for help and definition) <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, please specify:	
Country:	
Tax identification number:	

<b>Employees</b>
Number of employees:

<b>The company's contact person in regard to this declaration</b>	
Name:	Telephone
E-mail:	Relationship with the company (for example, owner)

## 2. Other information and purpose of customer relationship

<b>2.1 Expected future incoming foreign payments</b>		
Is it likely that it will be received international payments? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, please specify:		
Countries of origin:	Anticipated amount in NOK for the next 12 months:	Background for the payments/transfers.

## 2.2 Expected future outgoing foreign payments

Is it likely that it will be made international payments?

☐ Yes ☐ No

If yes, please specify:

Countries of destination:	Anticipated amount in NOK for the next 12 months:	Background for the payments/transfers.

## 2.3 Cash deposits

Will there be made cash deposits (through ATM, in shop etc.)?

☐ Yes ☐ No

If yes, indicate the following:

Anticipated amount per annum: Please state the origin of the funds (For example sales of gasoline etc.):

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## 2.4 Corporate group

Is the company part of a corporate group?

☐ Yes ☐ No

If yes, please briefly state the company structure in paragraph 7, or in a separate attachment. Details of the ultimate parent company's full name, organisation number and ownership structure must be stated.

## 2.5 Payment services etc.

Will the company provide money transfer services or other forms of services which are subject to registration and control from The Financial Supervisory Authority of Norway (E.g. operate as an e-money service provider, virtual currency exchange service provider or agent/branch for a money transfer service provider)?

☐ Yes ☐ No

## 2.6 Virtual currency

Does the company expect to use its customer relationship for the purchase, or sales, of virtual currency, and if so will this exceed NOK 50,000 per annum?

☐ Yes ☐ No

If yes, enter the expected annual amount and purpose of the transactions:

Purchase:

Sales:

## 2.7 Auditor

Does the company use an auditor?

☐ Yes ☐ No

If yes, which auditor:

## 2.8 Affiliation abroad

Does the company have a parent company, subsidiary, branch etc. abroad?

☐ Yes ☐ No

If yes, state the countries in which the business is established, the purpose of the foreign operation and any company name which doesn't match the Norwegian company name:

## 2.9 Other information about the business

### 2.9.1 Is the company a financial institution and to be regarded as a participating company under FATCA regulations?

☐ Yes ☐ No

If yes, please provide the U.S. GIIN-number:

### 2.9.2 Please describe the company's or entity's activities/industries (Both primary and supplementary)

### 2.9.3 What is the company's main source of income?

### 2.9.4 What is the expected annual turnover?

### 2.9.5 Does more than 50% of the company's gross income originate from passive income? (interest, dividends or income from capital investments) [\(See paragraph 6 for help and definition\)](#)

☐ Yes ☐ No

### 2.9.6 Does the company have, or intend to have customer relationships in several banks simultaneously/at the same time?

☐ Yes ☐ No

If yes, what is the company's primary bank and which other banks will the company use?



### 3. Beneficial owners and key persons

The Bank is required to register beneficial owners and key persons.

Key persons are, for example, board members, CEO and those who can sign on behalf of the company.

Beneficial owners are individuals who ultimately, alone or together with close family\* own or control more than 25% of the ownership stake or votes in the company.

\*Close family is defined in the Money Laundering Act as: Parents, spouse, registered partner, cohabitant and children, as well as children's spouse, registered partner or cohabitant.

*See paragraph 6 for further clarifications as well as some examples of beneficial owners.*

Name	<input type="checkbox"/> Beneficial owner		
Personal ID no./"D-no"*	State ownership percent in the company:		
Citizenship (all)	<input type="checkbox"/> Chairman of the board		
Address	<input type="checkbox"/> Board member		
Postal code, region/city, country	<input type="checkbox"/> CEO		
Country of birth	<input type="checkbox"/> Signatory		
Is the individual a US citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide the U.S. Tax Id-Number (TIN):	<input type="checkbox"/> Procurator		
Is the individual liable for tax in countries other than Norway? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, state the following:	<input type="checkbox"/> Online bank administrator		
			<input type="checkbox"/> Other, please specify
Country	Tax ID number	The country does not issue tax ID numbers.	
		<input type="checkbox"/>	
		<input type="checkbox"/>	

Name	<input type="checkbox"/> Beneficial owner		
Personal ID no./"D-no"*	State ownership percent in the company:		
Citizenship (all)	<input type="checkbox"/> Chairman of the board		
Address	<input type="checkbox"/> Board member		
Postal code, region/city, country	<input type="checkbox"/> CEO		
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		<input type="checkbox"/>	
		<input type="checkbox"/>	

\* Date of birth must be stated if no Norwegian personal ID number/D-number has been assigned.

#### 4. Other terms

The Money Laundering Act requires updating of documentation and customer information. It is the customer's own responsibility to keep the bank updated about any changes. The bank is at all times obliged to have updated information/documentation of key persons and the person(s) who own or control a company (beneficial owners) as long as the customer relationship exists.

Norway has signed international agreements (FATCA and CRS) regarding the exchange of tax information with a large number of countries. We are therefore required to report financial information to The Norwegian Tax Administration for those of our customers who are liable for tax to such countries

For Companies in process of registration in the Norwegian register of business enterprises and some newly registered companies, an account can be opened before satisfactory customer due diligence has been completed, but the account will be blocked for any use other than the payment of share capital etc.

In the event that satisfactory customer due diligence can't be implemented, the customer relationship is not considered as established. The Bank may cancel an opened account without notice in accordance with the Bank's "General Terms and Conditions for Deposit and Payment Services - Business" paragraph 29 and 30.

#### 5 Correspondence/Confirmation/Signature

##### 5.1 Correspondence from the bank

Correspondence from the bank will generally be sent electronically via e-mail or SMS. In some cases, the bank may make contact by phone.

##### 5.2 Procedure for signing and verifying identification with BankID

Once the bank has received the required information and the form for customer establishment including any enclosures, the bank will run a check against the Central Coordinating Register for Legal Entities/Register of Business Enterprises in order to verify that the persons stated in Section 4 of the form duly hold rights to conclude legally binding agreements on behalf of the company. A copy of this order will then be sent to the authorized signatories for electronic signing and providing proof of identity using BankID.

##### 5.3 Procedure when signing and providing proof of identity is by personal attendance

Authorized signatories presenting in person are required to provide proof of their identity at one of the SpareBank 1 branches. The bank may, subject to prior arrangement, accept confirmed copies of valid proof of identity from authorized signatories.

##### 5.4 Signature(s)

I/we hereby confirm that the information provided herein and in any enclosures is complete and accurate, and that any changes that cause the information given in this declaration to be incorrect, will be notified to the bank within 30 days.

*Is signing and proof of identity to be effected by BankID(s)?*

☐ Yes (The form must first be sent electronically to the bank for validation and will then be returned for signing using BankID(s))

☐ No

.....  
*Place/city*

.....  
*Date*

.....  
*To be signed by the company's authorized signatory/signatories*

[See definition paragraph 6](#)

## 6. Definitions

### CORPORATE TAX AFFILIATION

A company registered abroad can be regarded as a tax resident in Norway if it is regarded as being governed by management here at the board level. For example, a company may also be considered to be resident in several countries, for example, in Norway and another country, or in two different countries. In case of uncertainty as to where the company resides, consult the authorities in the countries concerned or contact a tax advisor.

### CORPORATE GROUP

A corporate group consists of two or more legally-independent companies that actually constitute an entity in that a company (parent company) has a controlling influence over one or more other companies (subsidiaries).

### PASSIVE REVENUE

- Interest income
- Ownership income and royalties, excluding rental income and royalties from active business, wholly or partly exercised by the company's employees.
- Annuities
- Net gains on sale or exchange of financial instruments and other financial products giving rise to passive income corresponding to income mentioned above
- Net gains from transactions in financial instruments and other financial products (including futures, forwards, options, etc.)
- Net currency gains
- Net income from financial instruments that provide payment from one party to another at specified intervals calculated on the basis of a specified index at a face value in exchange for specified remuneration or a promise to pay the equivalent amount (swap)
- Amount received from insurance contracts with repurchase value

### INDIVIDUALS TAXABLE ABROAD

#### A) Tax liability in Norway vs. abroad:

Persons living in Norway or staying in Norway for more than 183 days during a 12-month period or more than 270 days in a 36-month period are considered to be resident in Norway for tax purposes and thus have a tax liability to Norway. A person may be resident for tax purposes in several countries, based on the laws and rules in each country.

#### B) When does a person have tax liability to 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):

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 individuals:

<b>Denmark:</b> CPR-nummer	<b>Sweden:</b> Personal identity number or coordination number
<b>Norway:</b> Personal ID number	<b>USA:</b> Social Security Number

*More detailed information about the respective TIN-number can be found on the OECDs website*

## AUTHORISED SIGNATORY

Authorized signatory or attorney-in-fact denote the person or persons who hold the right under the certificate of registration/or constitutional documents, or who, under other valid authority\*, have the right to conclude legally binding agreements on behalf of the company/entity.

In the absence of an authorized signatory/attorney-in-fact, the entire board of directors must sign. The board must be composed as per the Brønnøysund Register Centre's registers or the board meeting minutes (not older than three months).

*\*A managing director or authorized representative per procuracionem (Norwegian: "prokurist") is customarily empowered to act on behalf of the business enterprise in all matters pertaining to its conduct of business, but limitations apply to the taking up of loans and any transactions which, given the circumstances of the company, may be construed as unusual in nature or of material significance (see Section 1 of the Act relating to the Authority to Act on behalf of a Business Enterprise per procuracionem and Section 6-14 of the Limited Liability Companies Act for details.)*

## BENEFICIAL OWNERS

Beneficial owners are individuals who ultimately, alone or together with close family<sup>(1)</sup> own<sup>(2)</sup> or control<sup>(3)</sup> more than 25% of the ownership stake or votes in the company.

*(Special rules apply to foundations, trusts and similar entities - See § 14 of the Money Laundering Act.)*

### (1) Close family

Close family is defined in the Money Laundering Act as: Parents, spouse, registered partner, cohabitant and children, as well as children's spouse, registered partner or cohabitant - See example 1 for further clarification

### (2) Ownership

Ownership is defined as both direct and indirect ownership. – See example 2 for further clarification.

### (3) "Control" indicates that a person:

- Due to membership, the holding of shares, units, voting rights etc. control more than 25 percent of the total number of votes in the entity — See example 3a.
- Has the right to appoint or assign more than half of the entity's board members or similar key personnel.
- Due to the articles of association, agreement with the entity or agreement with its owners, members, or equivalent, may exercise control in accordance with the aforementioned points.
- Due to voting rights with others, has controlling majority — See example 3b.

#### Ex. 1 — Ownership with close family:

- If a father owns 20% of a company and a son owns 6% of the same company, both become beneficial owners and should be registered with their respective holdings.

#### Ex. 2 — Ownership:

- Indirect or direct ownership:** If "person A" owns 100% of "company B" and "company B" owns 24% of "company C", "person A" will be a beneficial owner in "company C", if he/she directly owns 2% in "company C" — Ownership to be registered in "company C" = 26%.
- Multi-segment ownership:** The physical person at the end of the ownership chain is considered to be a beneficial owner if each member of the chain owns or controls more than 25%.  
Ex. Person A becomes a beneficial owner in Company C if he/she owns 26% in Company B, which in turn owns 26% in Company C. (Ownership to be registered in Company C is 6.76%)
- Circular ownership:** A person owns 1% of "company A", which in turn owns 100% of "company B", which in turn owns 99% of Company A. The person should be registered as a beneficial owner with ownership interest = 100% in both Companies.

#### Ex. 3 Control share greater than 25%:

- Checking the total number of votes in the business:** If one or more share classes have a controlling authority and a person owns/controls more than 25% in such share classes, they will be beneficial owner.
- Voting rights with others:** "Person A" owns 48%, "Person B" owns 48% and "Person C" owns 4%. As "Person C" constitutes a controlling majority of votes with both persons A and B, "Person B" are considered to be a beneficial owner and must be registered with ownership interest = 4%.

## Exemption from the requirement to identify real rights holders

There is no requirement to identify beneficial owners when the customer is a company with proprietary interests admitted to trading on a regulated market in an EEA state or is subject to a corresponding duty of disclosure as applicable to listing on a regulated market in the EEA state. The same applies when the customer is a majority-owned subsidiary of a company as mentioned in the first sentence.



