

QUESTIONNAIRE

Private person

Danske Bank A/S

Date

This questionnaire has been compiled in accordance with current anti-money laundering and tax administration legislation and the overall know-your-customer principle. More details are available on the website of the relevant Danske Bank A/S branch. All data will be treated as strictly confidential and will not be disclosed to third parties (except where required by law).

1 PERSONAL INFORMATION

First name	Surname
Resident - personal code; Non-resident- personal code/personal identification number	
Date of birth (YYYY-MM-DD)	Country of birth
Citizenship(s)	Gender <input type="checkbox"/> Female <input type="checkbox"/> Male

1.1. Residential address

Village / Street, house No / Apartment No	Postcode	
Town / Parish	County / State	Country
Phone number (incl. country code)	E-mail	<input type="checkbox"/> I do not have an email address

1.2. Address of registration is same as residential address

Village / Street, house No / Apartment No	Postcode	
Town / Parish	County / State	Country

1.3. Personal document

Type of document	Issuing authority	
Document no.	Country of issue	Date of expiry (YYYY-MM-DD)

2 FATCA/CRS Requirements (Tax-related information)* (please indicate all your tax residence countries)

I am a tax resident only in the country where the relevant account has been or is to be opened:

Yes No (please specify below)

Tax residence country	Tax ID number (TIN)	Country does not issue TIN
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3 INFORMATION ON THE U.S. TAXPAYER CONSIDERING THE U.S. LEGISLATION OF FOREIGN ACCOUNT TAX OBLIGATIONS

You have a US Citizenship or permanent residence permit, or you were born in the territory of the USA, or have been living in the USA for the past two years

No Yes (please specify relations with the USA):

4 INFORMATION ON ORIGIN OF INCOME AND FINANCIAL OR PERSONAL ACTIVITY

4.1. Occupation

<input type="checkbox"/> Employee (specify name of employer, position held and country)	<input type="checkbox"/> Student
<input type="checkbox"/> Self-employed (please specify activity)	<input type="checkbox"/> Minor (under 18 years)
<input type="checkbox"/> Business owner (please specify activity)	<input type="checkbox"/> Retired
	<input type="checkbox"/> Unemployed
	<input type="checkbox"/> Other activity (please specify activity)

4.2. Source of income (source of funds*). Please mark monthly amount.

<input type="checkbox"/> Salary and amount of income	<input type="checkbox"/> Real estate sale (address)
<input type="checkbox"/> Pension and amount of income	and amount of income
<input type="checkbox"/> Social allowance and amount of income	<input type="checkbox"/> Real estate rental (address)
<input type="checkbox"/> Self-employed and amount of income	and amount of income
<input type="checkbox"/> Dividends/interest income etc. and amount of income	<input type="checkbox"/> Other (please specify)

* Please see definition on the last page

<input type="checkbox"/> Licence fees, royalties and amount of income and amount of income
<input type="checkbox"/> Public grants and amount of income	

4.3. Do you perform any of the following commercial activities (mandatory only for customer services in the Republic of Latvia)

No such activities Yes (please specify below)

<input type="checkbox"/> Advertising services	<input type="checkbox"/> Gambling organisation	<input type="checkbox"/> Provision of information technology solutions and maintenance
<input type="checkbox"/> Cash services	<input type="checkbox"/> Investment services and ancillary investment services	<input type="checkbox"/> Reinsurance services
<input type="checkbox"/> Corporate, legal and accounting services	<input type="checkbox"/> Marketing services	<input type="checkbox"/> Trade of precious metals and stones
<input type="checkbox"/> Currency trading intermediary services	<input type="checkbox"/> Mediation in real estate transactions	<input type="checkbox"/> Trade of weapons and ammunition
<input type="checkbox"/> Encashment services		

5 PURPOSE OF RELATIONSHIP WITH BANK

5.1. Purpose of relationship with bank:

6 INFORMATION ON FINANCIAL ACTIVITIES AND FUNDS TRANSFERS

6.1. Services to be used or planned to be used with Danske Bank

<input type="checkbox"/> Credit cards	<input type="checkbox"/> Debit cards	<input type="checkbox"/> Lending products
<input type="checkbox"/> Current account	<input type="checkbox"/> Leasing	<input type="checkbox"/> Other (specify type of service)

6.2. Monthly expected average volume of funds transfers in Danske Bank accounts. Please mark the expected volumes per month considering the next 12 months (Except transfers under cash pool agreements)

6.2.1. INCOMING PAYMENTS, MONTHLY VALUE (including monthly instalments for credits servicing) (EUR)

All expected amount:	Local expected amount:
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6.2.2. CROSS-BORDER INCOMING PAYMENTS (EUR)

Of which foreign countries and amounts are, you expecting incoming payments from (monthly):

Name of Country:	Number of transactions	Amount:

6.2.3. OUTGOING PAYMENTS, MONTHLY VALUE (EUR)

All expected amount:	Local expected amount:
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6.2.4. CROSS-BORDER OUTGOING PAYMENTS (EUR)

Of which foreign countries and amounts are, you expecting outgoing payments from (monthly):

Name of Country:	Number of transactions:	Amount:

6.2.5. CASH IN, MONTHLY VALUE (EUR) (not applicable to Danske Bank A/S Latvia branch)

All expected amount:
Please specify the origin of deposit funds (if an amount of EUR 10,000 or more is expected):

6.2.6. CASH OUT, MONTHLY VALUE (EUR)

All expected amount:
Please specify reason if withdrawal of EUR 10,000 or more is expected:

6.3. Customer is the owner of the funds deposited in the bank account

<input type="checkbox"/> Yes <input type="checkbox"/> No (please submit information on the owner of the funds below):	
First name	Surname
Resident - personal code; Non-resident- personal code/personal identification number	
Date of birth [YYYY-MM-DD]	Country of birth
Citizenship(s)	

* Please see definition on the last page

Residential address

Village / Street, house No / Apartment No		Postcode
Town / Parish	County / State	Country

FATCA/CRS Requirements (Tax-related information)

Owner is a tax resident only in the country where the relevant account has been or is to be opened:
 Yes No (please specify below)

Tax residence country	Tax ID number (TIN)	Country does not issue TIN

6.4. Joint Account - Is the account a Joint Account?

No Yes (please submit information on the joint-account owner(s) below):

First name	Surname
Resident - personal code; Non-resident - personal code/personal identification number	
Date of birth (YYYY-MM-DD)	Country of birth
Citizenship(s)	

Residential address

Village / Street, house No / Apartment No		Postcode
Town / Parish	County / State	Country

FATCA/CRS Requirements (Tax-related information)* (please indicate all tax residence countries)

Owner(s) is a tax resident only in the country where the relevant account has been or is to be opened:
 Yes No (please specify below)

Tax residence country	Tax ID number (TIN)	Country does not issue TIN

INFORMATION ON THE U.S. TAXPAYER CONSIDERING THE U.S. LEGISLATION OF FOREIGN ACCOUNT TAX OBLIGATIONS

Owner has a US Citizenship or permanent residence permit, or you were born in the territory of the USA, or have been living in the USA for the past two years
 No Yes (please specify relations with the USA):

6.5. Private person's accounts with other banks

Primary Bank			
Name of bank		Country of incorporation	
Name of bank		Country of incorporation	

7 INFORMATION ON POLITICALLY EXPOSED PERSONS (PEP) * INVOLVED

7.1. Are you considered a politically exposed person (PEP)?
 No (if NO, then the following questions will disappear for the Customer)
 Yes, I am
 Yes, my family member* or close associate* (please specify below):

First name, surname	Reason for being a PEP	Relationship with PEP

7.2. If yes, please provide information on your main source of wealth* (e.g. savings from salary, investment income, property sale, loan, inheritance, gift, etc.):

8 SOURCE OF WEALTH

8.1. What is the current total value of your assets (liquid (cash, stocks, deposits etc.) and non-liquid assets (real estate, car, boat etc.):

8.2. What is the allocation of your assets (e.g. 50 % in property etc.):?

Notice about an individual's personal data processing in the Bank

* Please see definition on the last page

The Bank registers and uses data about the individual to offer the Customer the best advice and solutions, and to comply with the legal requirements that apply to the Bank as a financial institution. The Customer and individual can read more about what data the Bank registers, how the Bank uses it and an individual's rights in the Privacy notice, which is an integral part of the General Conditions. The Privacy notice is accessible at the Bank's place of Service and on the Bank's website; upon request, a hard-copy of the Privacy notice will be provided to the Customer. The Privacy notice also provides contact information if an individual have questions.

In connection with the account opening or data update processes, the bank may ask you to provide additional documents (account statements from another bank, documents confirming the origin of funds or other documents).

I hereby confirm that:

- all of the data submitted in this application are complete and correct and can be certified using documentary evidence at the request of the relevant Danske Bank A/S branch;
- all financial assets are of legal origin and were not obtained from any unlawful source or as a result of unlawful activity;
- I will inform the relevant Danske Bank A/S branch immediately of any changes to the data; and
- I am aware of and comprehend the obligations, including the requirement to submit the information necessary to establish a business relationship or monitoring, and comprehend the liability arising from the submission of incorrect, misleading or incomplete information by me when establishing a business relationship or performing transactions.

Upon the submission of incorrect, misleading or incomplete information, the relevant Danske Bank A/S branch reserves the right not to establish a business relationship with the individual, to terminate an existing business relationship with the individual or not to perform transactions.

DEFINITIONS

CRS - Common Reporting Standard. To promote global fighting with the cross-border fraud in the field of taxation and prevent tax evasion, the Organization for Economic Cooperation and Development (OECD) has established the Common Reporting Standard (CRS) for automatic exchange of financial account information. The Standard provides that tax authorities all over the world would receive information from financial institutions and exchange this information on the taxpayers of the respective countries once a year automatically. For more information, see CRS: https://www.financelatvia.eu/wp-content/uploads/2017/12/CRS_fact_sheet_eng_31052017.pdf

FATCA - Foreign Account Tax Compliance Act. FATCA is the U.S. law adopted in 2010. The objective is to prevent the possibility of U.S. persons evading payment of taxes by investing in foreign jurisdictions. The U.S. has concluded agreements on information exchange with many countries, and FACTA refers to the financial institutions worldwide. For more information, see FACTA: https://www.financelatvia.eu/wp-content/uploads/2017/12/faktu_lapa_ENG.pdf

POLITICALLY EXPOSED PERSONS (PEP) - politically exposed persons are defined as individuals who are, or within the last 12 months have been, entrusted with prominent public functions, together with members of their family, or persons who are known to be close associates of such individuals, for example:

- Head of state, head of government, ministers, vice minister or deputy minister, secretary of state, chancellor of parliament, the government or any ministry
- Members of parliament
- Head, deputy head or member of the management body of a political party
- Judge of constitutional court, supreme court, or another level court (member of judicial body) (not applicable to Danske Bank A/S Estonia branch and Danske Bank A/S Lithuania branch)
- Supreme court judges, members of constitutional courts or other high-level judicial bodies whose decisions are only subject to further appeal in exceptional circumstances (not applicable to Danske Bank A/S Latvia branch)
- Members of the managing body of the courts of auditors or the boards of central banks
- Mayor of the local authority, local administration director (not applicable to Danske bank A/S Estonia branch)
- Ambassadors, charge d'affaires and high-ranking officers in the armed forces
- Members of the administrative, management or supervisory bodies of state-owned entities
- A director, deputy directors and members of the board or equivalent function of an international organisation

No public function or position referred to in above shall be understood as covering middle-ranking or more junior officials.

Family members of a politically exposed person mean:

- Spouses or a person considered to be equivalent to a spouse
- Registered partners (not applicable to Danske Bank A/S Latvia branch)
- Grandparents and grandchildren (not applicable to Danske Bank A/S Estonia branch and Danske Bank A/S Lithuania branch)
- Children and their spouse, or a person considered to be equivalent to a spouse
- Parents
- Brothers, sisters (not applicable to Danske Bank A/S Estonia branch)

Close associates mean:

- Business partners or associates, especially those that share (beneficial) ownership of legal entities or legal arrangements with a person covered by PEP, or who are otherwise connected
- Persons who have sole beneficial ownership of a legal entity or legal arrangement which has been set up for the benefit of one of the primary persons covered by PEP

TAX RESIDENCE COUNTRY - the country where a person is **resident for tax purposes** can usually tax his or her total worldwide income, earned or unearned. This includes wages, pensions, benefits, income from property or from any other sources or capital gains from sales of property from all countries worldwide. Each country has its own definition of tax residence; yet:

- A person will usually be considered **tax-resident in the country where he or she spends more than six months a year**
- If a person spends **less than six months a year** in another EU member state, he or she will normally remain tax-resident in his or her home country

SOURCE OF FUNDS - the origin of the funds involved in a business relationship or occasional transactions. It includes also the activity that generated the funds used in the business relationship, for example the customer's income.

SOURCE OF WEALTH - the origin of the customer's assets and money and the economic activity which has generated the net worth.