



Branch: _____
 Remark : _____
 Client ID number: _____
 (filled-in by a bank official)

APPLICATION / REQUEST for client registration (legal entity)

Date of filling in: _____

1. GENERAL CLIENT INFORMATION			
Resident			
Non-resident			
Full name			
Short name			
Tax number			
ID number			
Country by the Law of which the client is registered			
Filled-in by resident		Filled-in by non-resident	
Address in RM		Address in resid.country	
City		City	
Country		Country	
Telephone in RM		Telephone in resid. country	
Fax in RM		Fax in resident country	
Date of evidencing in the Register (date of constitution of the legal entity)			
Number of document within the appropriate register in which the legal entity is registered (provided there is such a register in the country where the legal entity is registered).In lack of such a number,the date of the document issuing should be stated.			
Decision by a special registering institution for a license for certain activities or a license (exchange operations, leasing, games of chance, insurance, fast money transfer) in case the legal entity activity requires a special license/ license according to the positive legal regulation)		1. yes (fill-in cells 1 and 2 bellow 2. no (continue to 3)	
1. Issuing authority of the document / Name of the institution			
2. Date of issuing of the license / permission			
3. Principal activity:		Code of activity: _____	
4. Organizational form: <input type="checkbox"/> Sole proprietorship limited liability company <input type="checkbox"/> Limited liability company <input type="checkbox"/> Joint-stock company <input type="checkbox"/> Public company <input type="checkbox"/> State owned <input type="checkbox"/> Association of Citizens <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Other			
5. Size of company / legal entity		1.micro 2.small 3. medium 4. large (before answering please read the additional explanation given below)	
6. Number of employees (current statement)			
2. OTHER CLIENT DATA			
Capital related organizations / legal entities with share equal or higher than 20% of the capital		_____ _____	
Owners of shares natural persons with share equal or higher than 20% of the capital		_____ _____	



E-mail address	
Web page*	
Bank products / services to be used*	1. transactional account 6. E-banking 2. foreign currency account 7. Letter of credit 3. credit card 8. Letter of guarantee 4. loan 9. Safe 5. deposits 10. other reasons for the purpose and intent of the business relationship
Expected annual turnover on the account in the Bank (in euro)	1. up to 500.000 euro 2. from 500.000 - 2.000.000 euro 3. from 2.000.000 - 5.000.000 euro 4. above 5.000.000 euro * According to the results of the analysis of the established business relationship with the client, the Bank reserves the right to request additional finance reports on the legal entity
Expected bussines relationships with clients from the following countries:	1.Macedonia 2.USA 3.Canada 4.EU 5.Australia 6.Iran 7.Pakistan 8.Uzbekistan 9.Turkmenistan 10. Bahamas 11.Bermuda 12.Gibraltar 13.Cayman Islands 14. British Virgin Islands 15.Panam 16.China 17. Other

Manager (name and surname)			
Personal identificat. number		Address	
No of ID/ No.of passport		Issuing authority	
Manager (name and surname)			
Personal identificat. number		Address	
No of ID/ No.of passport		Issuing authority	
Manager (name and surname)			
Personal identific. number		Address	
No of ID/ No.of passport		Issuing authority	
Authorized person to work with an account (name and surname)			
Personal identificat.number		Address	
No. of ID/No of passport		Issuing authority	
Authorized person to work with an account (name and surname)			
Personal identificat. number		Address	
No. of ID/No of passport		Issuing authority	
Authorized person to work with an account (name and surname)			
Personal identificat. number		Address	
No. of ID/No of passport		Issuing authority	

CLIENT'S CONSENT

By signing this application/ request I herewith confirm that:

- a) the data stated above are correct;
- b) in case of change of my personal data (including address data) I shall notify the Bank within 3 working days from the occurrence of the change. Otherwise, each delivery by the Bank to the client shall be considered as properly facilitated on the address stated herewith;
- c) I agree my personal data stated in this application to be registered, processed and updated for the Bank's needs and, if needed, the Bank to transfer my personal data to other membering countries of EU or EEA or other countries which are not members of EU or EEA, upon prior approval for transfer of personal data by the Office for personal data protection;
- d) I am informed that the above stated data are considered business secret according to the Banking Law and other positive regulations;



- e) the Bank retains the right to require other client data with reference to the established business relationship;
- f) the Bank retains the right to terminate the business relationship with the client at any time;
- g) I am informed about the provisions on establishing business relationships with the bank and I accept these in their entirety.

*data which are not mandatory

Remark: the Application is considered completely filled-in provided it comprises all mandatory data, which will be checked-out by a bank official who establishes/updates the business relationship with the client.

Place and date: _____

* Additional explanation (size of company / legal entity):

1. A *micro size commercial entity* shall be a commercial entity that, in each of the last two accounting years, or in the first year of its operations, has met the following two criteria:
 - the average number of employees, based on the number of their full-time working hours, is up to 10 employees; and
 - the gross annual revenue acquired from any source does not exceed EUR 50,000 in denar counter-value;
2. A *small size commercial entity* shall be a commercial entity that, in each of the last two accounting years, or in the first year of its operations, has met at least two of the following criteria:
 - the average number of employees, based on the number of their full-time working hours, is up to 50 employees;
 - the annual income is less than EUR 2,000,000 in denar counter-value, and the total turnover is less than EUR 2,000,000 in denar counter-value; and/or
 - the average value (at the beginning and at the end of the accounting year) of the total assets is less than EUR 2,000,000 in denar counter-value.
3. A *medium size commercial entity* shall be a commercial entity that, in each of the last two accounting years, or in the first year of operations, has met the first criterion and at least one of the second or third of the following criteria:
 - the average number of employees, based on the number of their full-time working hours, is up to 250 employees;
 - the annual income is less than EUR 10,000,000 in denar counter-value; and/or
 - the average value (at the beginning and at the end of the accounting year) of the total assets is less than EUR 11,000,000 in denar counter-value.
4. Commercial entities, which are not classified as small or mediumsize commercial entities shall be treated as large commercial entities. In case of the inability to classify the commercial entities in paragraph 2 and 3, i.e. when each of the three criteria are different, the commercial entities shall be classified as medium size commercial entity. In case of the inability to classify the commercial entities in paragraph 1, i.e. when the two criteria are different, the commercial entities shall be classified as small size commercial entity

Statement for beneficial owner

I (name and surname) _____ with ID no _____ and
residence at _____ act as an authorized person for opening /updating the account of the below mentioned company, on the
position of _____ in the Company:

Full name _____
Address _____
Tax number _____

In order to establish business relationship with the Bank, I herewith declare that the beneficial owner/s (**please look at the explanation stated below) is/are:

Private individuals:

	Name and surname	ID Number	Passport no/ID card no	Address	Holder of public function (PEP)
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

** Beneficial owner of a legal entity is:

1. Natural person (persons) who is owner of the legal entity or controls the legal entity by direct ownership of sufficient percentage of stocks, shares, including also bearer shares or voting right or other rights in the legal entity;
2. Natural person (persons) who controls the legal entity by indirect ownership of sufficient percentage of stocks, shares, including also bearer shares or voting right or other rights in the legal entity; or
3. Natural person (persons) who otherwise exercises control on the legal entity.

Indicator of direct ownership is the possession of over 25% of stocks, voting rights or other rights in the legal entity or the ownership of 25% plus one share.

Indicator of indirect ownership is the possession or control of natural person (persons) over one or several legal entities that individually or jointly possess over 25% of stocks or 25% plus one share.



Beneficial owner of domestic and foreign associations and their unions, foundations, institutions, chambers, labor unions, political parties, cooperatives, religious groups or other organizations in which they share in management on the basis of ownership share in the capital cannot be identified, shall be considered every natural person who is authorized to represent them or the natural person who holds control position in managing the organization property.

Beneficial owner of legal arrangement is each natural person who is:

1. Founder;
2. Agent
3. Manager/s (if any);
4. Beneficiary or a group of beneficiaries of the managed property under condition the future beneficiaries to be identified or to be possible to identify them;
5. Natural persons who perform functions identical or similar to ones referred to in items 1, 2, 3, and 4 of item b; and/or
6. Other natural person who by direct or indirect ownership or otherwise exercises control over the legal arrangement.

Beneficial owner of sole proprietor or of self-employed persons is a natural person registered for performing the activity and who is concurrently the only authorized representative.

Beneficial owner of government-financed institution is a head of the government-financed institution.

Exceptions in reference to identification of the beneficial owner:

The Bank is not obliged to identify and verify the identity of beneficial owner if the client is legal entity whose securities are listed in the domestic or foreign stock exchange of securities from countries that satisfy the international AML/CTF standards or which data on beneficial owners are transparent and publicly accessible.

“**Holders of public functions**” are natural persons who are or have been entrusted with public functions in the Republic of Macedonia or in another country, such as:

- a) presidents of states and governments, ministers and deputy or assistant ministers,
- b) elected representatives in legislative bodies (members of parliament),
- c) judges of Supreme Courts of Constitutional Courts or other bearers of high judicial functions against which decision/verdict, excluding the exceptional cases, legal remedies cannot be used,
- d) members of management boards of supervisory or regulatory bodies and agencies, state auditing institution, and board members of a Central Bank, e) ambassadors,
- f) high ranking officers in the armed forces (ranks higher than colonel),
- g) elected and appointed persons pursuant to Law and members of management and supervisory boards of state owned enterprises
- h) persons with functions in political parties (members of political party executive bodies),
- i) persons currently at or previously at outstanding function in international organization, such as: managers, deputy managers, members of management and supervisory boards or other equivalent functions, and
- j) mayors and chairpersons of municipality councils.

The term “holders of public functions” shall also cover:

1) Family members of the holder of public function, as follows:

- marital partner or a person with whom the holder of the public function lives in communion,
- children and their spouses or persons with whom the children of the holder of public function live in communion, or
- parents of the holder of public function.

2) Person who is considered to be close associate with the holder of public function is natural person:

- who is known to have joint legal or beneficial ownership over the legal entity, has concluded agreements or has established other close business links with the holder of public function, or
- who is the only beneficial owner of the legal entity or legal arrangement which is known to be incorporated on behalf of the holder of public function.

Persons shall be considered holders of public functions as referred to in items a) to j) for at least two years after the cessation of the public function, and on the basis of a previously carried out risk assessment by the entities.

Notice:

- 1) In case of changing the ownership and management structure of the Company, it is obliged to inform the Bank in short notice about the changes regarding the beneficial owner and to submit to the Bank anew Statement with updated data, within 15 days from the change.
- 2) According to my/our findings, the abovementioned persons are not involved in any kind of illegal activities.
- 3) The data in this Statement are given under full material and criminal responsibility, and by this signature, I hereby confirm that the same are accurate and complete.

Place and date: _____

Signature of the authorized person: _____

For the Bank

The request is received and checked by: (Signature of the Bank official) _____

Position _____

Date _____ ,

Branch / affiliate _____