

# CLIENT QUESTIONNAIRE

## Legal Person - resident



### Dear company representative!

According to Estonian Money Laundering and Terrorist Financing Prevention Act of the Republic of Estonia and international legislation the Bank is obligated to collect information based on this questionnaire. The Bank ensures the confidentiality of Client's personal data, accounts, deposits and transactions in accordance with law.

### Company's basic information

1. Name of the company: .....
2. Registration code: ..... 3. LEI code: .....  
*(for legal persons who have the right to provide investment services)*
4. Legal form (e.g. Ltd., JSC): .....
5. Date of registration: .....
6. Legal address:  
.....  
*(street, house/block No., apartment No., district, city or town (county, parish), zip code, country)*

### Company contact data

7. Actual address (if different from legal address, p. 6)  
.....  
*(street, house/block No., apartment No., district, city or town (county, parish), zip code, country)*
8. Postal address (if different from legal address, p. 6)  
.....  
*(street, house/block No., apartment No., district, city or town (county, parish), zip code, country)*
9. Telephones
- |         |                    |              |
|---------|--------------------|--------------|
| Office: | Country code ..... | Number ..... |
| Mobile: | Country code ..... | Number ..... |
10. E-mail: ..... Website: .....

### Company representative (questionnaire filler)

11. Name and surname: .....
12. Personal code / date of birth: .....
13. Residential address:  
.....  
*(street, house/block No., apartment No., city or town (county, parish), zip code, country)*
14. Telephones
- |         |                    |              |
|---------|--------------------|--------------|
| Work:   | Country code ..... | Number ..... |
| Home:   | Country code ..... | Number ..... |
| Mobile: | Country code ..... | Number ..... |
15. E-mail: ..... Skype: .....

### Which banking services/products do you plan to use?

- Current accounts  Bank guarantees  Payment cards  Safety boxes  Deposits  Securities accounts
- Loan or leasing  Currency transactions  Online banking  Letters of credit  Factoring  Precious metal transactions
- Other (please specify): .....

## Information on tax residence of the company

**Tax residence** means belonging to a country under legislation of which the Client is considered to be the tax resident of that country on the basis of location of the management of the Client, place of registration or foundation of the Client or any other criteria which, under the legislation of the country concerned, serves as the basis for considering the Client to be the tax resident of that country.

16. Client's country/countries of residence for tax purposes:

Country	Taxpayer identification number

## Please make a mark in the box if the company is one of the following legal persons

17.  Public authority or a company wholly owned by a public authority
18.  Central bank
19.  Limited liability company whose shares are regularly traded on regulated financial instruments market
20.  Intergovernmental / international organisation which has a valid contract for the location of its headquarters in the Republic of Estonia and whose activity does not generate revenue for any natural person

## Company representative confirmation regarding the type of activity and owners

21. Does the company provide any of the following services in the course of their business activity:

- 1) main activity is acceptance of deposits in the course of banking or similar business activity;
- 2) trading in money market instruments (cheques, bills of exchange, derivatives, certificates of deposit etc.), interest rate and index-related instruments, foreign exchange rate instruments, transferable securities, commodity futures which are traded on regulated markets at the order or on behalf of clients;
- 3) management of individual and/or collective portfolios performed by the Client at the order or on behalf of their clients;
- 4) other investments, management or administration of financial assets on behalf of third persons;
- 5) insurance of savings which guarantees the validity of life insurance upon accumulation of savings, including making investments on behalf of clients and the obligation of disbursement of the capital accrued;
- 6) custody of financial assets of third persons (in the case Client's gross income from the custody of such assets and provision of related financial services is at least 20% from the gross income of the Client).

21.1.  No    21.2.  Yes (submit form WB-BEN-E or GIIN-number which certifies that the company fulfills FATCA requirements)

22. Does the company have beneficial owners who are not tax residents of the Republic of Estonia?

**The Beneficial owner (BO)** is the natural person who, through ownership or otherwise control, has the ultimate controlling influence over the legal entity or in whose interest, benefit or on whose behalf the transaction or act is performed. Where the beneficial owner cannot be identified as described above, the beneficial owner of a company shall be a natural person whose direct or indirect holding or the sum of all direct and indirect holdings in the company exceeds 25% including holdings in bearer shares or otherwise. Direct participation means that a natural person has a personal participation in the company. Indirect participation means that a natural person has a participation in a company through one or more persons or a chain of persons.

**Tax resident** means a person whose income is taxable under the legislation of the country concerned, for example on the basis of permanent residence, duration of stay (as a rule, at least 183 days during 12 months), close personal or economic relations or other criteria applied as a basis for taxation of income in the country concerned (e.g. in the United States a US citizen/resident who has been issued a residence permit (green card) is considered to be the State's resident for tax purposes).

22.1.  No    22.2.  Yes

If "Yes", specify the country where the beneficial owner is a tax resident.

Name of the country	Name of the beneficial owner

## Company's relation to Estonia

Please fill in only if beneficiary owners are non-residents

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Members of the board have e-residency          | <input type="checkbox"/> Estonian taxpayer                  | <input type="checkbox"/> Member of the management board is a resident of Estonia |
| <input type="checkbox"/> Office, warehouse in Estonia                   | <input type="checkbox"/> Transport of goods through Estonia | <input type="checkbox"/> Provision of services in Estonia or targeted at Estonia |
| <input type="checkbox"/> Company has partners in Estonia                | <input type="checkbox"/> Jobs created in Estonia            | <input type="checkbox"/> Company has an owner / BO from Estonia                  |
| <input type="checkbox"/> Real Estate in Estonia (specify address) ..... |   |  |
| <input type="checkbox"/> Other (please specify) .....                   |   |  |

## Company's activity areas for which the relevant banking services will be used

.....

.....

.....

## If the activity requires licence or authorisation, please specify:

23. Number of activity licence / authorisation: ..... 24. Issuing authority: .....
25. Number of activity licence / authorisation: ..... 26. Issuing authority: .....

## Short description of the company business activity in the course of which the relevant banking services will be used and payments will be made:

.....

.....

.....

.....

## Accounts in other banks

- No  Yes (specify the banks and countries where you have opened accounts):

Bank	Country
.....	.....
.....	.....
.....	.....

## The actual activity period and number of employees of the company

27. Actual activity period of the company ..... (years and months). 28. Number of employees: .....

## Where did you hear about services of TBB bank AS?

- |   |                                    |  |
|---|------------------------------------|--|
| <input type="checkbox"/> Internet advertising | <input type="checkbox"/> The press | <input type="checkbox"/> Recommendations by other people |
| <input type="checkbox"/> Social Networking    | <input type="checkbox"/> Media     | <input type="checkbox"/> Other (please specify): .....   |

## Information on status of a Politically Exposed Person

Does the Client have a beneficial owner who is currently or has previously, during last 12 months, been a politically exposed person or a family member or a close associate of a politically exposed person?

**Politically exposed person** means a natural person who is or who has been entrusted in the Republic of Estonia or in a foreign country with prominent public functions including a head of State or head of government; minister and deputy or assistant minister, member of legislative body, member of a governing body of a political party, member of a supreme court, member of a court of auditors or member of the management or supervisory body of a central bank, an ambassador, a chargé d'affaires, high-ranking officer in the armed forces, member of the board of directors and administrative or supervisory body of a company controlled by the state, head of state administrative unit (local government, city), mayor, deputy mayor or chairman of council, the head of an international organization, a deputy head and a member of the governing body, or a person performing equivalent duties, who is not a middle or lower level official. A politically exposed person is also considered to be a person who, according to the list published by the European Commission, is considered to perform important public authority tasks by a Member State of the European Union, the European Commission or an international organization accredited in the European Union.

**Family member of a politically exposed person** means the spouse or a person considered to be equivalent to a spouse, a child and child's spouse or a person considered to be equivalent to a spouse, a parent of a politically exposed person.

**A close associate of a politically exposed person** is a natural person who is known to be the beneficial owner of a legal person or trust with a politically exposed person; he has a close business relationship with a politically exposed person; he is the beneficial owner of a legal person or trust established for the benefit of a politically exposed person.

29.  Yes (please fill out the Beneficial Owner Questionnaire)      30.  No

## Place of business is only the country of registration:

31.  Yes      32.  No (specify country/countries where the activity is conducted):

.....

## Branches, representative offices in other countries

33.  No      34.  Yes (specify the actual address):

.....

.....

(street, house/block No., apartment No., city or town (county, parish), zip code, country)

## Planned incoming payments (EUR)

35. Total incoming payments per month .....

36. Number of transactions per month (fill out in the case the amount specified above is less than 100,000 EUR) .....

Please fill out the sections "Monthly transactions on accounts" and "Planned maximum amount of one transaction" in the following cases:

- the amount of planned incoming payments or cash turnover exceeds 100 000 euros
- the legal form of a legal entity is a foundation or a non-profit organization
- at least one beneficial owner of your company is non-resident
- the legal entity holding shares of your company has nominee shareholders or bearer shares
- the field of activity of your company is or transactions of your company is related to:
  - operation of gambling,
  - credit collection services,
  - real estate brokerage,
  - trade in precious metals or stones or jewel or artistic assets,
  - ivory and protected species,
  - cultural artefacts and other items of archaeological, historical, cultural and religious importance or of rare scientific value,
  - trade in arms and ammunition or crude oil or tobacco products,
  - insurance services brokerage (outside EU),
  - financial services, provision of trust fund or business association services,
  - auditing or accounting services or consultation services in taxation,
  - provision of currency exchange service,
  - trade in luxury goods.

## Planned incoming payments on bank accounts

37. Sources of payments:

38.  Revenue from buyers of goods or services

39.  Revenue from shareholding in other companies

40.  Investments in the companies of owners

41.  Repayment of granted loans

42.  Other (please specify): .....

43. From which partners will the payments be received?

Name / title	Registration number	Country of registration	Target country of payments
1.			
2.			
3.			
4.			
5.			
6.			
7.			

## Planned outgoing payments on bank accounts

44. Purpose and regularity of payments

45.  Payments for goods and services

46.  Statutory national payments (taxes, duties)

47.  Repayment of loans

48.  Administrative expenses

49.  Wages (specify the period): .....

50.  Investments (specify investment area) .....

51.  Other (specify) .....

52. Which partners do you make payments to?

Name / title	Registration number	Country of registration	Target country of payments
1.			
2.			
3.			
4.			
5.			
6.			
7.			

## Monthly transactions on accounts (EUR):

Transaction type	Quantity of transactions	Average turnover of transactions
53. Incoming payments		
54. Cash deposits		
55. Outgoing payments		
56. Cash withdrawals		
57. Card payments (payments for goods and services)		
58. Cash withdrawal by card		

## Planned maximum amount of one transaction (EUR):

Transaction type	Amount (EUR)
59. Cashless transaction, incl. payment cards	
60. Cash transaction	

## Who did recommend to you AS TBB bank?

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**I hereby confirm** that the origin of funds managed by the legal person is lawful and its origin is:

- profit  loans
- investments  owner's, beneficiary owner's capital
- other (specify) .....

**I hereby confirm** that:

- the data submitted is correct and the origin of my funds is legal;
- I am familiar with the General Terms and Conditions and the Rules for the Processing of Client Data of the Bank, which are available at the Bank's website [www.tbb.ee](http://www.tbb.ee), thus I am aware of my rights in relation to processing and submitting the data to the third persons;
- I am aware and I understand my obligations to provide the Bank the necessary information, and if necessary, documents about myself and company's business activities. I am aware of the liability for breaching the obligations and I inform the Bank immediately of any changes in the information provided.

- I give my consent** to the Bank and other companies belonging to the same group to send me offers for financing, newsletters and advertising materials about banking products.

### Additional information and remarks:

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.....

**Name and surname of the representative of the Client**

.....

Signature

.....

Date

.....

**Bank official accepting the questionnaire**

.....

*(name and surname)*

Signature, stamp

.....

Date

.....