



NBG Passport

Onboarding

CIF:

Dear Sir/Madam,

Our Bank welcomes you to the onboarding procedure towards becoming our Customer.

Our team, in order to facilitate the process has already prepared a booklet relating to your "NBG Passport" providing information on your profile.

Your NBG Passport will be granting you entry to our Banking products and services.

Our Team remains committed for a mutually beneficial collaboration.

National Bank of Greece (Cyprus) Limited



Application Form for Personal Bank Account(s)

Banking Products and Services

Section 1 - Applicant Details

CUSTOMER IDENTIFICATION DATA AND ECONOMIC PROFILE (in accordance with the Prevention and Suppression of Money Laundering Law 188(I) 2007, as amended, and in particular articles 2, 59 (4) and 61 (1) & (2), and CONTACT DETAILS)

1.A. Personal Details

Title: Mr Mrs Miss Ms Dr

Name: Surname:

Spouse's Full Name: Father's Full Name:

Mother's Full Name:
 (As they are presented on your passport or identity card)

Nationality: Gender: Male Female

Date of Birth: Country of Birth: Place of Birth:

Marital Status: Single Married Widow/er Divorced Co-habitant Other

Level of Education: Primary Secondary College/University

Number of Dependents: Under 18 Years old Over 18 years old

Resident for defence tax in Cyprus: Yes No

If No, complete form "T.D.624/NP 2017-Declaration for Exception of an Individual from the Deduction of Special Defence Contribution".

Section 1.B – Identification Details

Citizenship 1

Identity Number: <input type="text"/>	Alien Registration Card: <input type="text"/>
<small>(complete without spaces, including zero numbers)</small>	<small>(complete without spaces, including zero numbers)</small>

Expiration Date: <input type="text"/>	Issuing Country: <input type="text"/>
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Passport Number: <input type="text"/>	Issuing Country: <input type="text"/>
<small>(complete without spaces, including zero numbers)</small>	

Expiration Date: <input type="text"/>	TIN: <input type="text"/>
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Citizenship 1

Identity Number:	<input type="text"/>	Alien	<input type="text"/>
(complete without spaces, including zero numbers)		Registration Card:	<input type="text"/>
		(complete without spaces, including zero numbers)	
Expiration Date:	<input type="text"/>	Issuing Country:	<input type="text"/>
Passport Number:	<input type="text"/>	Issuing Country:	<input type="text"/>
(complete without spaces, including zero numbers)			
	<input type="text"/>	Expiration Date:	<input type="text"/>

Section 1.C – Addresses and Contact Details

Residential Address

Street Details:	<input type="text"/>		
District:	<input type="text"/>	City:	<input type="text"/>
Country:	<input type="text"/>	Postal code:	<input type="text"/>

Correspondence Address

Residential Address Other (please specify below)

Street Details:	<input type="text"/>		
District:	<input type="text"/>	City:	<input type="text"/>
Country:	<input type="text"/>	Postal code:	<input type="text"/>

P.O. Box:	<input type="text"/>	Postal Code:	<input type="text"/>	Country:	<input type="text"/>
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Contact Details

Home phone:	<input type="text"/>	Mobile phone:	<input type="text"/>	Work phone:	<input type="text"/>
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(incl. country code)

Email:

Preferred communication language: Greek English

1.D – Business and Financial Profile

Private Sector Employee Government Sector Employee Semi-Government Sector Employee

Homemaker Unemployed Pensioner Retired Student In military service

SELF EMPLOYED	V.A.T Reg. Number: Note: You may be asked to submit your tax declaration and/or VAT declaration	Profession			Country:	
EMPLOYED/ EMPLOYER <input type="checkbox"/>	<i>In case you belong in this category, please complete the following table:</i>					
PROFESSION:	Note: (Provide clear and detailed description of all business/professional activities and duties)					
POSITION:	NAME OF COMPANY/LEGAL ENTITY:	COUNTRY OF REGISTRATION:	REGISTRATION NUMBER:	ADDRESS:	DATE OF EMPLOYEMENT:	SECTOR OF ACTIVITY:
EMPLOYEE:						
DIRECTOR*:						
BENEFICIAL OWNER*:						
SHAREHOLDER*:						
GROUP DETAILS (if applicable- in cases where the client is the beneficial owner a diagram of the Group Structure should be provided- which includes all the involved entities and percentages of shares):						
OTHER:						

* IN CASE THE CLIENT IS INVOLVED IN MORE THAN ONE COMPANIES (AS BENEFICIAL OWNER, DIRECTOR, SHAREHOLDER), PLEASE USE APPENDIX 1

Anticipated annual turnover (credit movement) of all the accounts (€):

Sources and value of Assets

Source	Amount	Related Countries
Deposits		
Immovable property		
Shares or Other Investments		
Other (please specify)		

Sources and value of Annual Income

Source	Amount	Related Countries
Salary		
Sale of company		
Profits/dividends		
Social benefits (please specify what kind, e.g., unemployment, pension etc.)		
Receipts from rent		
Loans		
Other (please specify)		

1.E. Other Information

Are you related/connected in any way with any other client/s of the Bank or Member of the Bank's Board of Directors or the Bank's Staff?

 Yes

 No

Full Name:

Type of relationship:

Have you been introduced to the Bank by a Member of the Bank's Board of Directors or the Bank's Staff?

 Yes

 No

Full Name:

Type of relationship:

Has any civil/criminal decision been issued against you by the court or any other authority (e.g. Competition Committee)?

Relevant legislative and compliance framework, specifically the Penal Code CAP 154, on the Contract Law CAP 149, on the Tort Law cap 148, on the Companies Act CAP 113, on the Bankruptcy Act CAP 5, on the Prevention and Suppression of Money Laundering Activities Law 188(I)/2007, on the Protection of Competition Act N.13 (I)/2008 and any other law and/or rule, as amended.

 Yes (Please Clarify)

 No

Have you been convicted for tax related offenses?

Relevant legislative and compliance framework, specifically the Prevention and Suppression of Money Laundering Activities Law 188(I)/2007 and the Assessment and Collection of Taxes Law of 1978 (L. 4/1978) and the RAA 408/2017, as amended

 Yes (Please Clarify)

 No

1.F. PEP Information

DEFINING POLITICALLY EXPOSED PERSONS (PEPs)(in accordance with the Prevention and Suppression of Money Laundering Activities Law 188(I)/2007, as amended, and in particular articles 2, 59(4) and 64)

Do/did you or your close relatives/associates hold/held important positions in the Republic of Cyprus or in another country (if yes please describe)? Yes No

Full Name:

Position Held:

Date From:

Date to:

 Close Relatives Associates

Type of Relationship:

Note: The above applies to persons residing in and outside the Republic of Cyprus.

Section 2 – FATCA & CRS

Pursuant to the Agreements for the automatic exchange of information which were concluded and/or will be concluded between the Republic of Cyprus and other countries for tax matters and the relevant legislation (including those relating to the Foreign Account Tax Compliance Act - FATCA and the Common Reporting Standard - CRS), National Bank of Greece (Cyprus) ('the Bank') is required to identify account holders that are tax residents in foreign jurisdictions (for purposes of CRS) and are US Persons (that is US citizens or tax residents) (for purposes of FATCA) and report all related information to the Tax Department in Cyprus which in turn will report this information to Tax Departments of the foreign jurisdictions and/or to the IRS of the United States. As a Bank, we therefore request you to complete this Self-Certification Form. Further information on FATCA and CRS may be found on the websites of the National Bank of Greece at <https://www.nbg.com.cy/>, the Association of Cyprus Banks at www.acb.com.cy, the U.S. IRS at www.irs.gov/fatca and the OECD at <http://www.oecd.org/tax/automatic-exchange/>.

Part 1 – GENERAL INFORMATION			
1.1 – Client/Account Holder Name:			
Surname:	<input type="text"/>	First Name:	<input type="text"/>
1.2 - Identification information			
Identity Card Number	<input type="text"/>	Country of Issue	<input type="text"/>
Passport Number	<input type="text"/>	Country of Issue	<input type="text"/>
<i>Additional Passports (if any)</i>			
Passport Number	<input type="text"/>	Country of Issue	<input type="text"/>
Passport Number	<input type="text"/>	Country of Issue	<input type="text"/>
1.3 – Additional Information			
Date of Birth:	<input type="text"/>		
City of Birth:	<input type="text"/>	Country of Birth:	<input type="text"/>
1.4 – Permanent Residence Address:			
Street and Number:	<input type="text"/>		City <input type="text"/>
Country:	<input type="text"/>	Postal Code:	<input type="text"/>

1.5 – Are you a US Citizen/Person for tax purposes? YES NO
 * (Please refer to relevant definitions in Glossary page 23 - 24)

1.6 – Please report all countries in which you are tax resident

Country of Tax Residence	Taxpayer Identification Number (TIN) or Functional		If no TIN available enter Reason A, B or C**
	Type of document	Number	
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

* A high integrity number with an equivalent level of identification as a TIN (e.g. Social Security Number, personal ID number)

** Complete only for CRS countries – If a TIN is not available, please provide the appropriate **reason A, B or C**

Reason A – The Country where the account Holder is a tax resident does not issue TINs to its residents

Reason B – The Account Holder is otherwise unable to obtain a TIN (Please explain)

Reason C – No TIN is required (Note: Please select this reason only where the domestic law of the relevant authorities of the country of tax residence entered above, does not require the collection of the TIN issued by such country of tax residence to be disclosed).

Part 2 – Declarations & Signatures

I, the undersigned hereby declare and confirm that the information provided above is true, correct and complete.

Further I undertake to promptly inform the Bank of any subsequent change(s) of the above information.

Signature: Date:

Section 3 - Existing and Previous Banking Relationship

Do you maintain bank account(s) with another Banking Institution? Yes No

If Yes, please state the following:

Existing Banking Relationship	
#	Name of Banking Institution
1	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
2	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>

Please state the following:

Previous Banking Relationships	
#	Name of Banking Institution
1	<input type="text"/>
2	<input type="text"/>

Section 4 - Account(s) Purpose and Anticipated Activity

Purpose/reason for the application of account(s) opening (select more than one, if applicable):

Deposits/Savings Investment Purposes/Income Payment of fixed liabilities/ other expenses

Benefits Credit Facilities Salary/Pension

Other Type

(Specify):

Rental of Safe Deposit Box Yes No

Account Type: Sight Account Deposit Accounts Credit Facility
 Other Notice Account (1-month notice)

Currency: EUR USD GBP Other (Please specify):

Notes:

Opening of other types of accounts is at the discretion of the Bank deriving from the economic profile of the client.

Expected nature of incoming and outgoing transactions

Select more than one, if applicable:

Payments via: Cards Cash Cheques Bank Drafts Incoming/Outgoing Transactions
 Letters of Credit/Letters of Guarantee

Other Type (Specify):

Anticipated Activity

#	Name	Address	Website	Country	Business Activities	Expected Destination of Funds
1						Incoming <input type="checkbox"/> Outgoing <input type="checkbox"/>
2						Incoming <input type="checkbox"/> Outgoing <input type="checkbox"/>
3						Incoming <input type="checkbox"/> Outgoing <input type="checkbox"/>
4						Incoming <input type="checkbox"/> Outgoing <input type="checkbox"/>

Section 5 - Internet Banking Services

Authorised Internet Banking User

Name: Surname:

CIF: ID/Passport No.:

Country of Issue: Access Level:

Mobile Phone No.: Email:

Activate Secure Message:

OTP Method:

(A) via SMS

(B) Mobile application (OTP)

Only one method can be activated, please select your preference

Access Level Codes	
Code	Description
1	View Only. The user is able to view account details, balances and transaction history.
4	Full Access. Besides viewing account details, balances and transaction history the user is able to submit and complete transactions.

Account Number	Currency	Access Level
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Connect all Bank accounts (existing/to be opened in the future) No Yes

If no, please specify:

Signature:

Date:

Note: In case the customer applies for internet banking or debit/credit card separately/at a later stage, the Customer agrees to be bound by the terms and conditions of the Bank available at <https://www.nbg.com.cy/> and all acknowledgments and declarations previously provided by them in the NBG Passport executed on

Section 6 - Personal Debit Master Card(s)

(A) Personal Data

Full Name: ID/Passport No:
(Latin Characters as it is in your ID/ passport)

Address: Mobile Phone No:

Dispatch method of the Card(s)

To be collected from the Branch by the cardholder

To be dispatched by post to the cardholder's correspondence address

(B) Additional Card Data

Full Name: Specimen
(Latin Characters as it is in your ID/ passport)

CIF:

Date of Birth: Identity Card/Passport No:

Relationship: Mobile Tel. No:
 (incl. country code):

(C) Linked Accounts Data

Primary Account

Account 2 (only through ATM)

Account 2 (only through ATM)

Account 4 (only through ATM)

Daily Cash Withdrawal Limit: €

Daily Purchases Limit: €

Maximum limit is at the discretion of the Bank

Signature:

Date:

Note: In case the customer applies for internet banking or debit/credit card separately/at a later stage, the Customer agrees to be bound by the terms and conditions of the Bank available at <https://www.nbg.com.cy/> and all acknowledgments and declarations previously provided by them in the NBG Passport executed on

Section 7 – Customer Declaration and Acknowledgment

CUSTOMER DECLARATIONS/ ACKNOWLEDGMENTS/ UNTERTAKINGS/ AUTHORISATIONS

1. GENERAL

- 1.1. We acknowledge that the information provided by us in this application and the relevant resolutions shall apply to:
- (i) all our bank account(s) opened with the Bank following today's request; and
 - (ii) any bank account(s) which we shall open from time to time in our name or jointly with any other person(s) unless we notify the Bank in writing otherwise.
- 1.2. We declare and confirm that the information provided in this application and the relevant resolutions is true, correct and complete.
- 1.3. We declare and confirm that (i) we have been provided with a copy of the terms and conditions of the Bank in relation to the use of the Bank's services and products (**Booklet**) (version 1) in hard copy OR via email (*delete as appropriate*) and (ii) we have been provided with sufficient time to carefully read, review and understand the terms of the Booklet and consult with a lawyer in relation to the effect of the terms of the Booklet.

We hereby confirm that we have carefully read, understood and unconditionally and fully agree with the terms of the Booklet (version 1).

We further confirm that we have carefully read, understood and unconditionally and fully agree with the following terms of the Booklet which have specifically been brought to our attention by the Bank as terms we should specifically consider and understand:

<https://www.nbg.com.cy/en/communication/new-customer-individual-legal-person/>

- (i) Security, Rights of Lien, Set-off – paragraph 2.6
 - (ii) Indemnity and Limitation of liability – paragraph 2.14
 - (iii) Termination and closing of accounts – paragraph 2.15
 - (iv) Amendments – paragraph 2.18
 - (v) Fees and charges – paragraph 2.8
- 1.4. We undertake to promptly (within 30 days) inform the Bank of any subsequent change in the information provided in this application and the relevant resolutions, in the manner prescribed below:
- (a) by email at info@nbg.com.cy or cards@nbg.com.cy (if the notification is card related); or
 - (b) by written notification to the postal address of the Bank's branch where the account is held or to the Bank's registered address: 15, Makarios III Avenue, 1065 Nicosia or any other address, email or telephone number that the Bank may designate to the Customer from time to time.
 - (c) by telephone at +357 22040000 during business days and hours, followed by a written notification as per (i) or (ii) above.
- 1.5. We declare that opening and maintaining account(s) with the Bank and carrying out business with the Bank, in each case by the Company, is not prohibited or restricted by any law or regulation.

- 1.6. In consideration of the Bank opening or establishing, from time to time, at our request, guarantees on our behalf, we:
- 1.6.1. undertake and agree to indemnify the Bank and keep the Bank indemnified against all losses, costs, damages, expenses, claims and demands, which the Bank may incur or sustain by reason or on account of the Bank having given such guarantee or otherwise in the premises howsoever.
 - 1.6.2. acknowledge that the Bank may debit our account with the amount of any sum or sums of money which the Bank may be called upon to pay under such guarantee or with the equivalent in Euro at the official rate of exchange, and we undertake to provide the Bank with funds or maintain a sufficient balance in our account to meet all such payments.
 - 1.6.3. acknowledge that any request made upon the Bank by or on behalf of the beneficiaries for payment of any sum(s) under the Bank's said guarantees shall be sufficient authority to the Bank for making any such payment and it shall not incumbent upon the Bank to enquire whether any such amount is in fact due.
 - 1.6.4. acknowledge that all the shipping documents relating to the goods, the payment of the value of which will be guaranteed by the Bank as aforesaid shall be made to the Bank's order and be received and held by the Bank by way of pledge as security for the repayment to the Bank of any amount paid or payable by the Bank under the said guarantee.
- 1.7. Save as disclosed in this application, we declare that no civil or criminal decision has been issued against us (including in the case of legal persons, their ultimate beneficial owner (UBO), shareholders, directors, consultants, secretary and/or any other authorised person of such legal person) by any court or any other authority and we have not been convicted for any tax related offences during the past 6 years.
- 1.8. We understand and acknowledge that the Bank shall have a lien, right of retention and power of charge and sale (a **Security Interest**) over any and all of our cash and other assets, whether in sole or joint names or otherwise from time to time which are held by or with the Bank, to the extent of and to satisfy any outstanding liability which we may have now or at any time towards the Bank.
- 1.9. In consideration of the Bank opening or establishing, from time to time, at our request, documentary credits on our behalf, we:
- 1.9.1. understand that the Bank may pay for our account all drafts purporting to be drawn under and tendered or negotiated, and all sums which the Bank is liable to pay, in accordance with or pursuant to any such credit.
 - 1.9.2. undertake to pay to the Bank on demand all amounts paid by it in pursuance of any such credit or in the case of drafts accepted under any such credit to place the Bank in funds to meet such drafts on or before maturity. In each case payment will be made to the Bank (together with interest at the agreed interest rate plus the agreed margin p.a., commission, and all charges and expenses payable to or incurred by the Bank in connection with the credit) in immediately available funds, in the currency specified in the relative credit, either in cash or by the Bank debiting, at its absolute discretion, our current or any other temporary account.

- 1.9.3. undertake to indemnify and to keep the Bank indemnified against all losses, damages, claims and demands, and expenses incurred in connection therewith which the Bank may incur or sustain by reason of the Bank's opening or establishing any such credit.
- 1.9.4. undertake that all goods represented by or referred to in documents to be tendered under any such credit shall be kept insured against such risks, for such amounts and with such insurance company or companies as the Bank may from time to time specify or approve. If not included in the documents required to be tendered under any credit, we will at any time at the Bank's request deposit the insurance documents with the Bank or to the Bank's order; and on the Bank's request we will arrange for the Bank's interest to be notified to the insurers and noted on the policies.
- 1.9.5. understand that the Bank may collect the amount due under any insurance and we undertake to take such steps as the Bank may require to collect on its behalf or to enable the Bank to collect the amount of any such insurance claim. If we fail to insure as above, the Bank may effect insurance at its discretion and we will reimburse to the Bank on demand all expenses thereby incurred by the Bank.
- 1.9.6. undertake to pay all transportation charges, landing charges, warehouse charges and all other charges and expenses in relation to the above-mentioned goods. If we should fail to do so the Bank may pay any such charges or expenses on our behalf and we undertake to reimburse to the Bank on demand all such payments.
- 1.9.7. acknowledge that the Bank may debit to any of our accounts with the Bank, all amounts payable by us to the Bank in connection with any such credit.
- 1.9.8. agree that from time to time the Uniform Customs and Practice for Documentary credits of the International Chamber of Commerce shall in all respects apply.
- 1.10. We accept and unconditionally consent that the Bank may, without any prior notice, increase or decrease the limit of transactions which we can execute through the digital banking services of the Bank and decrease the daily limit of card(s).
- 1.11. We undertake to deliver or make available the Booklet to our legal representatives and authorised persons (where applicable), without undue delay.
- 1.12. We have carefully read, understood and unconditionally agree with the terms of the Booklet together with the tariff for core banking business and the table A in relation to the use of the Bank's cards, available at the banking branches and the Bank's website, and any other supplementary agreement or terms and conditions relating to the specific products or services for which we are applying or we may apply from time to time, by the content of which we shall be bound.
- 1.13. We confirm that we have received the below documents from the Bank and we have read and understood their content:
- (i) an informative document pursuant to the Directive of the Central Bank of Cyprus on the central information register for the issuers of dishonoured cheques, (the **CIR Directive**),

which document includes a short description of the contents of the CIR Directive and the obligations deriving from it; and

- (ii) an informative document on the scheme for the protection of deposits (**Deposit Guarantee Scheme**) in relation to our account(s) which includes basic information about the protection of deposits.

1.14. We acknowledge that in case any cheque issued by us is dishonoured, this information will be forwarded to the Central Information Registry (as defined in the CIR Directive) together with our personal details.

1.15. We acknowledge that the Bank may reject this application without providing any reason.

1.16. We declare that we fully understand our right to request and receive independent legal advice and assess all the terms of the Booklet and any other supplementary agreement or terms and conditions relating to the specific products or services for which we are applying, with a lawyer of our choice.

1.17. We acknowledge and confirm that the Bank, **any** member of the Bank's governing body **and** any senior manager, director, officer, employee or representative of the Bank may provide, disclose and reveal any information that we have provided to the Bank or any information in relation to any accounts we may hold with the Bank, to:

- (a) any third parties which have a business relationship with the Bank (including in the form of (i) an outsourcing or assignment by the Bank of certain operations, services or activities to such third party; or (ii) the purchase by the Bank of products or services from such third party); and
- (b) to which such information is necessary for the performance of any obligations or duties owed to the Bank by such counterparty.

2. GENERAL UNDERTAKING IN RELATION TO GUARANTEES

In consideration of the Bank opening or establishing, from time to time, at our request, guarantees on our behalf, we:

- 1.1 undertake and agree to indemnify the Bank and keep the Bank indemnified against all losses, costs, damages, expenses, claims and demands, which the Bank may incur or sustain by reason or on account of the Bank having given such guarantee or otherwise in the premises howsoever;
- 1.2 acknowledge that the Bank may debit our account with the amount of any sum or sums of money which the Bank may be called upon to pay under such guarantee or with the equivalent in Euro at the official rate of exchange, and we undertake to provide the Bank with funds or maintain a sufficient balance in our account to meet all such payments;
- 1.3 acknowledge that any request made upon the Bank by or on behalf of the beneficiaries for payment of any sum(s) under the Bank's said guarantees shall be sufficient authority to the Bank for making any such payment and it shall not incumbent upon the Bank to enquire whether any such amount is in fact due;

- 1.4 acknowledge that all the shipping documents relating to the goods, the payment of the value of which will be guaranteed by the Bank as aforesaid shall be made to the Bank's order and be received and held by the Bank by way of pledge as security for the repayment to the Bank of any amount paid or payable by the Bank under the said guarantee.

3. GENERAL UNDERTAKING IN RELATION TO DOCUMENTARY CREDITS

In consideration of the Bank opening or establishing, from time to time, at our request, documentary credits on our behalf, we:

- 3.1. understand that the Bank may pay for our account all drafts purporting to be drawn under and tendered or negotiated, and all sums which the Bank is liable to pay, in accordance with or pursuant to any such credit;
- 3.2. undertake to pay to the Bank on demand all amounts paid by it in pursuance of any such credit or in the case of drafts accepted under any such credit to place the Bank in funds to meet such drafts on or before maturity. In each case payment will be made to the Bank (together with the interest at the agreed interest rate plus the agreed margin p.a., commission, and all charges and expenses payable to or incurred by the Bank in connection with the credit) in immediately available funds, in the currency specified in the relative credit, either in cash or by the Bank debiting, at its absolute discretion, our current or any other temporary account;
- 3.3. undertake to indemnify and to keep the Bank indemnified against all losses, damages, claims and demands, and expenses incurred in connection therewith which the Bank may incur or sustain by reason of the Bank's opening or establishing any such credit;
- 3.4. undertake that all goods represented by or referred to in documents to be tendered under any such credit shall be kept insured against such risks, for such amounts and with such insurance company or companies as the Bank may from time to time specify or approve. If not included in the documents required to be tendered under any credit, we will at any time at the Bank's request deposit the insurance documents with the Bank or to the Bank's order; and on the Bank's request we will arrange for the Bank's interest to be notified to the insurers and noted on the policies;
- 3.5. understand that the Bank may collect the amount due under any insurance and we undertake to take such steps as the Bank may require to collect on its behalf or to enable the Bank to collect the amount of any such insurance claim. If we fail to insure as above, the Bank may effect insurance at its discretion and we will reimburse to the Bank on demand all expenses thereby incurred by the Bank;
- 3.6. undertake to pay all transportation charges, landing charges, warehouse charges and all other charges and expenses in relation to the above-mentioned goods. If we should fail to do so the Bank may pay any such charges or expenses on our behalf and we undertake to reimburse to the Bank on demand all such payments;
- 3.7. acknowledge that the Bank may debit to any of our accounts with the Bank, all amounts payable by us to the Bank in connection with any such credit;
- 3.8. agree that from time to time the Uniform Customs and Practice for Documentary credits of the International Chamber of Commerce shall in all respects apply.

4. DEBIT CARD ISSUANCE

We acknowledge that the Bank may send to each authorized cardholder information on the transactions arising from the use of the card via SMS to the mobile phone number of each authorized cardholder. We also acknowledge that the Bank has the right to use the mobile phone number provided in this application as a contact number in the event of suspicious transactions.

5. PRIVACY NOTICE

5.1. We acknowledge and declare that we have read and understood the contents of the data protection notice provided in par.2.5 of the Booklet (the **Data Protection Notice**), which forms an integral part of the Terms and is available at any branch of the Bank and on the Bank's website https://www.nbg.com.cy/wp-content/uploads/data-protection-notice_en-2.pdf, for the processing of our personal data, our rights and other important information regarding the security and use of our data by the Bank. We also acknowledge that the Data Protection Notice may be amended from time to time.

5.2. We further acknowledge and undertake to make such Data Protection Notice available to any relevant natural person whose personal data is disclosed or might be disclosed in the future, without undue delay.

6. MANDATORY REPORTING

6.1. We acknowledge that pursuant to the agreements for the automatic exchange of information which were concluded or will be concluded between the Republic of Cyprus and other countries for tax matters and pursuant to the relevant legislation (including those relating to the Foreign Account Tax Compliance Act of the US (**FATCA**), the Common Reporting Standard of the Organisation for Economic Co-operation and Development (the **CRS**) and the Directive 2011/16/EU as regards mandatory automatic exchange of information in the field of taxation in relation to reportable cross-border arrangements (as amended from time to time) (the **DAC6**), the Bank is required to identify account holders that are tax residents in foreign jurisdictions (for purposes of the CRS and DAC6) or are US Persons (i.e. US citizens or tax residents) (for purposes of FATCA) and report all related information to the tax department of Cyprus (the **Tax Department**).

6.2. We acknowledge that the Tax Department shall report such information to the tax departments of foreign jurisdictions or to the internal revenue service of the United States (the **US IRS**).

6.3. We acknowledge and declare that we are aware that the provisions of FATCA, CRS and DAC6 are available on the websites of the National Bank of Greece (Cyprus) Limited at <https://www.nbg.com.cy/>, the Association of Cyprus Banks at www.acb.com.cy, the US IRS at www.irs.gov/fatca and the Cyprus Tax Department at <https://www.mof.gov.cy/mof/tax>.

6.4. We acknowledge that, in accordance with the EU regime of mandatory disclosure of information under the DAC6 (the **EU Mandatory Disclosure Regime**), where we reasonably believe that we are required by law to disclose a reportable cross-border arrangement to tax authorities we will do so, unless we obtain sufficient evidence from the Bank or other intermediaries that the arrangement has been reported. The Bank agrees that we may communicate with the Bank or other intermediaries in relation to the reportable arrangement.

6.5. As per the EU Mandatory Disclosure Regime, nothing in this application shall restrict the Bank’s ability to disclose to other intermediaries or the tax authorities how a cross-border arrangement could secure a tax advantage (within the context of mandatory exchange of information in relation to reportable tax cross border arrangements under the DAC6, as may be amended from time to time or transposed in national law).

7. MARKETING OF PRODUCTS AND SERVICES

7.1. We acknowledge that the Bank shall use our personal information in accordance with the Data Protection Notice in order to provide the products and services requested by us.

7.2. However, we understand that the Bank may want to contact us from time to time with details of other products, offers, services, competitions, or loyalty schemes that the Bank provides.

7.3. We consent to the Bank contacting us for the marketing purposes set out in paragraph 5.2 above, by *[if you consent to the Bank contacting you for such marketing purposes, please tick to say how you would like the Bank to contact you (tick all that apply)]*:


- Email
- Digital channels (ATM/e-Banking/Mobile App)
- SMS/Text Messages
- Telephone
- Post

8. WITHDRAWAL OF CONSENT/ RIGHT TO OBJECT

8.1. We understand that we have the right to change our preferences or withdraw our consent for marketing purposes at any time or object to the processing of our personal data for direct marketing purposes (marketing of products and services), which includes profiling to the extent that it is related to such direct marketing, by contacting at any time our personal banker or any branch of the Bank either in person or in writing.

8.2. In the event that we wish to withdraw our consent or object to the processing for direct marketing purposes, the Bank shall no longer process our personal data for such purposes.

In this section, words in the singular shall include the plural and the plural shall include the singular.

Full Name:	
Signature:	
	Date:

Section 8 – Appendices

Appendix 1

POSITION	NAME OF COMPANY/ LEGAL ENTITY	COUNTRY OF REGISTRATION	REGISTRATION NUMBER	ADDRESS	DATE OF EMPLOYEMENT	SECTOR OF ACTIVITY
EMPLOYEE						
DIRECTOR						
BENEFICIAL OWNER						

Appendix 2 - Type of Documents

#	<u>Documents</u>
1	Passport
2	Identity Card
3	Utility bill of services (e.g. electricity, telephone) /Municipal or other taxes, recent Bank Statement (not older than 6 months)
4	Payment slip or alternative certificate of income
5	Bank Reference Letter (if applicable)
6	Declaration for the exemption from the deduction of defence contribution (Form T.D.624/NP 2017)
7	Customer's declaration for not adopting US nationality when place of birth is US or reasonable explanation for not having "Certification of Loss of Nationality" (4100.E.4713B)
8	Special Power of Attorney (1400.E.4017)
9	Copy of the Authorization Agreement
10	Alien Residence permit
11	Diagram of ownership structure signed by the beneficial owner or the person who substantially controls the legal entity or the person who has the final responsibility of decision making and manages the company's activities.

12	Tax Declaration
13	VAT Declaration
14	Especially for the third country citizens under the status of persons legally residing in the EU falling within the scope of Law 64(I)/2017 (asylum seekers, political refugees, holders of subsidiary protection, victims of human trafficking and/or exploitation of persons): <ul style="list-style-type: none"> • Special residence permit issued by the Migration Department • Traveling document issued by the Migration Department (applicants of national protection) • Form of consent signed by the applicant allowing the Bank to obtain information from the Department with regards to his/her application • Special residence permit issued by the Migration Department for the victims of human trafficking.
15	Artemis – Declaration for the Processing of Personal Data 4120.E.4571 (if applicable)
16	Form W-8BEN “Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)”, for non US Persons (if applicable)
17	Form W-9 “Request for Taxpayer Identification Number and Certification”, for US Persons (if applicable)
18	Certificate of Registration/License as a Real Estate Agent (if applicable)
19	Certificate of Registration/License by Professional Bodies (e.g Cyprus Bar Association, ICPAC, CYSEC etc) (if applicable)

Appendix 3 - Glossary

Politically exposed persons (PEP):

This is any natural person who is or who has been entrusted with prominent public functions in the Republic or in another country, an immediate close relative of such person as well as a person known to be a close associate of such person:

Provided that, for the purpose of the present definition, ‘prominent public function’ means any of the following public functions: (a) heads of State, heads of government, ministers and deputy or assistant ministers; (b) members of parliament or of similar legislative bodies; (c) members of the governing bodies of political parties; (d) members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions of which are not subject to further appeal, except in exceptional circumstances; (e) members of courts of auditors or of the boards of central banks; (f) ambassadors, chargés d'affaires and high-ranking officers in the armed forces; (g) members of the administrative, management or supervisory bodies of State-owned enterprises; (h) directors, deputy directors and members of the board or equivalent function of an international organisation; (i) mayor:

Provided further that no public function referred to in points (a) to (i) shall be understood as covering middle-ranking or more junior officials;

Provided furthermore that «close relatives of a politically exposed person» includes the following: (a) the spouse, or a person considered to be equivalent to a spouse, of a politically exposed person; (b) the children and their spouses, or persons considered to be equivalent to a spouse, of a politically exposed person; (c) the parents of a politically exposed person;

Provided even furthermore that ‘persons known to be close associates of a politically exposed person’ means natural person: (a) who is known to have joint beneficial ownership of legal entities or legal arrangements, or any other close business relations, with a politically exposed person; (b) who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the de facto benefit of a politically exposed person.

Ultimate Beneficial Owner (UBO):

This is any natural person who ultimately owns or controls the entity and/or the natural person on whose behalf a transaction or activity is being conducted and includes at least:

A. As regards legal persons

(i) the natural person who has ultimate ownership or ultimate control of the legal entity, directly or indirectly, over a sufficient percentage of the shares or voting rights or ownership right of said legal person, inter alia, through bearer shares or through control with other means, other than a listed company on a regulated market, which is subject to disclosure requirements under the European Union law or is subject to equivalent international standards which ensure sufficient transparency of beneficial ownership information. *Clarifications:*

- A shareholding of 25% plus one share or an ownership interest of more than 25% in the customer held by a natural person shall be an indication of direct ownership, and
- A shareholding of 25% plus one share or an ownership interest of more than 25% in the customer held by a legal person that is controlled by one or more natural persons or by several legal persons that are controlled by the same natural person(s) shall be an indication of indirect ownership

(ii) the natural person holding a position of senior management in the event that, after all possible means have been exhausted and provided there are no reasonable suspicions, no person is identified under the provisions of subparagraph (i) of this paragraph or if there is doubt that the person determined is the beneficial owner.

B. As regards trusts

(i) the settlor,

(ii) the trustee,

(iii) the protector, if any,

(iv) the beneficiaries, or where the individuals benefiting from the legal arrangement or entity have yet to be determined, the class of persons in whose main interest the legal arrangement or entity is set up or operates,

(v) any other natural person exercising ultimate control over the trust by means of direct or indirect ownership or by other means.

C. As regards legal entities such as foundations and legal arrangements similar to trusts

(i) the natural person holding equivalent or similar positions to those referred to in (B) above.

D. As regards associations, management committees, clubs, associations and fund-raising committees:

(i) The members of the Board of Directors/Committee, and

(ii) The account managers

E. As regards escrow accounts:

(i) The escrow agent.

Account Holder means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, other than a third person acting as an intermediary as stipulated in section 7 of the Decree (client account in the name of a third person), is not treated as holding the account for purposes of the CRS, and such other person is treated as holding the account.

In the case of a Cash Value Insurance Contract or an Annuity Contract, the Account Holder is any person entitled to access the Cash Value or change the beneficiary of the contract. If no person can access the Cash Value or change the beneficiary, the Account Holder is any person named as the owner in the contract and any person with a vested entitlement to payment under the terms of the contract. Upon the maturity of a Cash Value Insurance Contract or an Annuity Contract, each person entitled to receive a payment under the contract is treated as an Account Holder.

U.S citizen is:

A person born in the United States or the US territories, such as the American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, the Commonwealth of Puerto Rico or the US Virgin Islands and subject to US jurisdiction or granted the US nationality.

A person is considered to be a US citizen if one or both parents are US citizens, even if he/she is born outside the US (provided that all other conditions/requirements are satisfied).

U.S person for Tax purposes is:

- US citizen
- Holds a legal permanent residence permit (green card) in the US
- Is physically present in the US for at least 183 days during the last three years, of which at least 31 days in the current year. The number of days is calculated as follows:
 - Number of days in the US during the current Year X 1
 - +
 - Number of days in the US during the previous Year 1/3
 - +
 - Number of days in the US during the second previous Year 1/6