

KYC questionnaire for clients – legal entities

The data from this Questionnaire, including personal data, are mandatory and are collected and processed in accordance with:

- a. The Law on the Prevention of Money Laundering and Terrorist Financing (Official Gazette of Montenegro number 033/14 of 4 August 2014, 044/18 dated 6 July 2018 and 110//23 dated 12 December 2023), for the purpose of conducting an in-depth customer check and fulfilling the obligations arising from the above-mentioned regulations,
- b. The Guidelines for Risk Analysis from the point of view of preventing money laundering and terrorist financing
- c. The Law on International Restrictive Measures (Official Gazette of Montenegro, number 5/17 and 42/18)

1. Data on Legal Entity – identification data

Name of legal entity	
Company Registration Number (MB)	Tax ID Number (PIB)
Has the name of the legal entity been changed for the last 12 months? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Please provide the previous names of the legal entity (if the previous answer is YES)	

2. Business Relationship with Bank

Do you establish the business relationship on your own behalf? Yes <input type="checkbox"/> No <input type="checkbox"/>

Reasons for Establishing Business Relationship

<input type="checkbox"/> Loan, overdraft	<input type="checkbox"/> Electronic banking and other E-services	<input type="checkbox"/> Savings products / deposits	<input type="checkbox"/> Guarantor / co-debtor
<input type="checkbox"/> Transaction account	<input type="checkbox"/> Initial capital contribution	<input type="checkbox"/> Leasing services	<input type="checkbox"/> Renting safe deposit boxes
<input type="checkbox"/> Standing order	<input type="checkbox"/> Guarantees / letters of credit	<input type="checkbox"/> Related persons	<input type="checkbox"/> Legal entity chain of ownership
<input type="checkbox"/> Technical client	<input type="checkbox"/> FX Users	<input type="checkbox"/> Custody client	<input type="checkbox"/> Brokerage services user
<input type="checkbox"/> Investment fund	<input type="checkbox"/> Suppliers (Bank)	<input type="checkbox"/> Customers (Bank)	<input type="checkbox"/> Internal sub-account
<input type="checkbox"/> Factoring client	<input type="checkbox"/> Factoring buyer non-client	<input type="checkbox"/> Debit cards	<input type="checkbox"/> Credit cards
<input type="checkbox"/> POS Merchants	<input type="checkbox"/> LORO Correspondent	<input type="checkbox"/> NOSTRO Correspondent	<input type="checkbox"/> RMA Keys
<input type="checkbox"/> Offers	<input type="checkbox"/> Lien debtor / signatory of cession	<input type="checkbox"/> Any other	

Kindly requested to indicate whether legal entity is

<input type="checkbox"/> Trust	<input type="checkbox"/> Hedge fund
<input type="checkbox"/> Nonregistered investment company	<input type="checkbox"/> Private investment company
<input type="checkbox"/> Nonregistered investment fund	<input type="checkbox"/> Foundation or family office related to highly valuable property of family or individual
<input type="checkbox"/> None of the above	

Annual income generated in the last fiscal year

<input type="checkbox"/> Up to 100,000	<input type="checkbox"/> From 100,000 to 1,000,000	<input type="checkbox"/> Above 1,000,000
<input type="checkbox"/> Client has not generated incomes yet (start-up/ entrepreneur beginner)	<input type="checkbox"/> Project company (business in the segment of renewable energy sources or larger infrastructure projects)	

¹ Mandatory only for the legal entities registered outside Montenegro

Business partners - customers/suppliers

The legal entity is not in position to provide data on customers/suppliers, and pursuant to the Law (it is mandatory to specify)²

Please specify the business partners of the business entity (it is mandatory to enter at least one name of the customer and supplier if you have not answered the previous question). Specify the business entities that participate in the client's turnover in a larger amount (> 5%). If the business partners are only natural persons, it is mandatory to enter, for example, customers - citizens, natural persons, retail, etc. If you are a newly established business entity and do not have information about customers/suppliers, please be sure to enter "Newly established entity" in the name of the customer/supplier, as the entry is mandatory.

Suppliers (name, tax identification number, address of head office)	Customers (name, tax identification number, address of head office)

² Intended solely for the institutional customers, with the mandatory reference to the Law

3. Data on Legal Entity Economic Activity

Code of Legal Entity's Economic Activity (NCA) ³	
Primary/ core activity description ^{4,5}	
- A brief activity description and a way of generating future income:	
- Owning business premises: Yes <input type="checkbox"/> No <input type="checkbox"/> If answer is YES, specify address:	
Estimated percentage of annual incomes from the mentioned primary/core activity ⁶	
<input type="checkbox"/> up to 25%	<input type="checkbox"/> up to 50%
<input type="checkbox"/> up to 75%	<input type="checkbox"/> up to 100%
Description of non-core /secondary activity ³	
Estimated percentage of annual incomes from the mentioned non-core/ secondary activity	
<input type="checkbox"/> 0%	<input type="checkbox"/> up to 25%
<input type="checkbox"/> up to 50%	<input type="checkbox"/> up to 75%
<input type="checkbox"/> up to 100%	
Please indicate whether the business entity performs any or more of the mentioned specific activities to any extent	
<input type="checkbox"/> Trading dual-use items ⁷	<input type="checkbox"/> Financial intermediaries or contracting banking products and services
<input type="checkbox"/> Energy production from renewable sources	<input type="checkbox"/> Regulated currencies trading in currency market (Forex trading)
<input type="checkbox"/> Payment services and e-money issuers	<input type="checkbox"/> Virtual currency service provider and /or wallet services
<input type="checkbox"/> None of the above applies to the business entity	
List the countries where the business entity mainly operates ili or plan to operate (not including MONTENEGRO)	
<input type="checkbox"/> EU	<input type="checkbox"/> USA
<input type="checkbox"/> Canada	<input type="checkbox"/> UK
<input type="checkbox"/> Australia	<input type="checkbox"/> Japan
<input type="checkbox"/> Outside above-mentioned countries	Please specify the countries:
The entity has a bank account opened in another bank Yes <input type="checkbox"/> No <input type="checkbox"/>	
If you answered yes, please specify the name of the Bank:	
Identify type of transactions that will be carried out	
<input type="checkbox"/> Domestic payment services	<input type="checkbox"/> International transactions
<input type="checkbox"/> Authorized currency exchange	<input type="checkbox"/> Donations, gifts,aid
<input type="checkbox"/> Any other (specify)	<input type="checkbox"/> Loans
	<input type="checkbox"/> Payment cards operations
	<input type="checkbox"/> Treasury, brokers and custody
Expected annual average turnover per account in the Bank (EUR)	
<input type="checkbox"/> Up to 50,000	<input type="checkbox"/> From 50,000 to 300,000
<input type="checkbox"/> From 300,000 to 1,000,000	<input type="checkbox"/> Exceeding 1,000,000

Indicate if you plan to use the product/service primarily for cash transactions. Yes No

.....
 If you answered yes, please specify why?

What are the average amounts (in EUR)?

Do you expect transactions made in the international payment operations Yes No

.....
 If you answered yes, please specify the name of the country:

On what basis would the funds be transferred? If the answer to the question above is NO, type NO here

Capital injected by the founder (capital contribution, borrowing etc)

Lending by other credit institutions

Funds from customers generated by business activity/ Payments to suppliers

Other:

Which currencies will be used in the selected products/services of Erste Bank EUR USD CHF GBP

Sources of funds by the selected products/services in Erste Bank (please specify)

<input type="checkbox"/> Funds from regular operations (sales of products and services).	<input type="checkbox"/> Funds received from creditors - credit institutions, investors, partners
<input type="checkbox"/> Non-cash received from the owner/founder – capital contribution, capital increase, borrowings	<input type="checkbox"/> Funds received from creditors – credit institution outside EU, USA, Canada, Japan, United Kingdom, Australia and Norway
<input type="checkbox"/> Cash payments from the founder	<input type="checkbox"/> Assets relating to the project financing
<input type="checkbox"/> Other (please specify)	

Is the participation of foreign capital in the legal entity 25% or more? Yes No

³ NKD code from the Notice on the Classification of Business Entities Registered in Montenegro (MNE) is not mandatory for business entities registered outside Montenegro

⁴ Description of the primary/secondary activity if different from the assigned code of the business activity

⁵ Description of activities for all other business entities according to the original documentation in the country of establishment

⁶ Generated from the existing business entities and activities, and the estimation for new activities or new business entities

⁷ Dual-use goods means goods and technology that can be used for both civilian and military purposes

4. Tax Residency of Business Entity

Are you a passive non-financial business entity¹⁰, i.e. did you earn more than 50% of your gross income as passive income in the previous calendar year and more than 50% of your assets relate to assets that are earned or held for the purpose of generating passive income, such as dividends, interest, rental fees, royalties and copyrights and anything else that does not represent active income, i.e. income from the performance of economic activities by production, trade in goods or providing services in the market? Yes No

Does the legal entity have the tax residency outside MNE: Yes No

Erste Bank AD Podgorica. for the purpose of establishing FATCA (eng. the Foreign Account Tax Compliance Act) 11 status of client collects the following information, so please specify the countries where the legal entity has a tax residence and tax number *

Country of Tax Residence 1*

Tax Identification Number (TIN) 1*

Country of Tax Residence 2*

Tax Identification Number (TIN) 2

Country of Tax Residence 3*

I do not want to state In case you do not want to make a statement, Erste Bank AD Podgorica has no obligation to establish/continue business cooperation.

In case you are not in position to provide the tax number, please select one of the options as the reason for not providing it and enter the Tax ID number (TIN) in the field:

The country does not issue a tax number.

Other (in case that none of the previously offered reasons apply, please write your own)

5. Beneficial Owner, Authorized Person or Person Who Controls

The beneficial owner is the natural person that has the ownership or ultimately exercises control over a legal entity, company, trust, other person, or a subject of foreign law equivalent to it, i.e. a natural person on whose behalf or on whose account a transaction is being carried out or business relationship is being established.

The beneficial owner of a legal entity, i.e. a company, shall be considered as natural person who:

- A. directly or indirectly owns at least 25% of shares, voting rights or other rights, on the basis of which he/she participates in the management, i.e. participates in the capital with at least 25% of the shares or has a dominating influence in the management of the assets of a legal entity or company; directly or indirectly disposes of at least 25% of the assets of the legal entity; is determined or determinable as a beneficiary of at least 25% of the income from the assets under management;
- B. directly or indirectly has a decisive influence on the business and decision-making in the legal entity, i.e. the company.
- C. If the beneficial owner can not be determined or if there is a suspicion that the natural person is the beneficial owner, a senior managerial official(s) in that legal entity or company shall be considered as the beneficial owner of the legal entity or company.

The beneficial owner of association, institution, political party, religious community, artistic organization, chamber, trade union, employer's association, foundation or other business entity is each natural person who has the controlling role in managing the assets of that entity. If it is not possible to determine beneficial owners of an association, institution, political party, religious community, artistic organization, chamber, Trade Union, Employers' Association, foundation or other business organization is any natural person authorized to represent that entity

The beneficial owner of a trust, another person, or a subject of foreign law equated with it is considered to be a natural person who receives, manages or distributes assets for certain purposes and who:

- 1. is the founder of a trust, another person, i.e. a subject of foreign law equivalent to it;
- 2. is a trustee of a trust, another person, i.e. a subject of foreign law equivalent to it;
- 3. Is a beneficiary of funds acquired from the assets it manages, where future beneficiaries have already been designated or may be determined;
- 4. is a representative of the interests of the recipients of the acquired funds/assets;
- 5. belongs to the category of a person who has an interest in establishing a trust, another person, or an equivalent subject of foreign law when
- 6. The legal and/or natural person who receives the benefit from the trust, another person, or an equivalent subject of foreign law has yet to be determined;
- 7. Otherwise, directly or indirectly, controls the property of the trust, another person, or a subject of foreign law equivalent to it.

Please accurately complete the requested information. All data is considered confidential in a business context.

*Tax residence refers to the country where the legal entity/beneficial owner are a taxpayer.

**A trust is an obligation that binds an individual (trustee) to manage assets under their supervision for the benefit of other individuals (beneficiaries), including themselves. Any of the beneficiaries may request fulfillment of this obligation.

¹⁰ Entities who have passive activity shall be considered those that predominantly generate passive income, such as dividends, interest, rentals, royalties, or if the client has declared that he is engaged in passive activity

¹¹ FATCA (eng. Foreign Account Tax Compliance Act,) is U.S. law, aimed at preventing U.S. taxpayers from using foreign accounts to avoid paying taxes.

5.1. If you are registered as a joint stock company, please fill in the following questions

Please indicate if you have the bearer shares		Yes <input type="checkbox"/>	No <input type="checkbox"/>
If you answered yes, please provide the percentage.			
If you are registered as a joint stock company, whose shares are traded on an acceptable stock exchange, please provide the name of the stock exchange and a short designation of the share. Regulated markets/exchanges are those that are considered to meet international standards (where disclosure requirements apply – the ownership structure of business entities is defined and verified by the stock exchange or local regulator). In addition to the EU and the European Economic Area, this standard is met by the markets/exchanges of the USA, Canada and Japan.			
Is it listed on any of the acceptable stock exchanges?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Stock exchange name			
Share class		ISIN number	

Table of ownership structure of a legal entity

Name of legal entity** Tax ID Number (PIB) Country** Share** Name of Share and Stock market***	Name of legal entity** Tax ID Number (PIB) Country** Share** Name of Share and Stock market***	Name of legal entity** Tax ID Number (PIB) Country** Share** Name of Share and Stock market***	Name of legal entity** Tax ID Number (PIB) Country** Share** Name of Share and Stock market***
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* Business Entity
 ** Mandatory information, to be entered

*** Regulated markets/stock exchanges are those/ those for which/ those considered to meet international standards (where disclosure requirements apply – ownership structure of business entities defined. In addition to the EU members and the European Economic Area, this standard is met by the markets/stock exchanges of the USA, Canada and Japan.

Beneficiary owner (natural person)

Name and surname		Unique ID number / passport number				
Date of birth	Country of birth		Citizenship			
Do you have another citizenship?		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
If the answer is yes, please specify another citizenship.						
Address of residence (street and number, place and postal code, country)						
Ownership (indicate in reference to the explanation)		<input type="checkbox"/> Direct Owner	<input type="checkbox"/> Indirect Owner			
Type of ownership (indicate in reference to the explanation)		<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C	<input type="checkbox"/> D	<input type="checkbox"/> E
Percentage of ownership (write the percentage of ownership)		%				
Tax Residency Country		If outside MNE, enter the Tax Identification Number				
Is the beneficiary owner a Politically Exposed Person?		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Please indicate whether the beneficial owner holds the additional position in the business entity						
<input type="checkbox"/> Chairperson	<input type="checkbox"/> Member of the Board	<input type="checkbox"/> Director	<input type="checkbox"/> Entrepreneur			
<input type="checkbox"/> Representative	<input type="checkbox"/> Procurist	<input type="checkbox"/> Director of Fund				
<input type="checkbox"/> Other position (e.g. president of association, political party and similar)	<input type="checkbox"/> Other person who perform independent business activity					

Beneficiary owner (natural person)

Name and surname		Unique ID number / passport number				
Date of birth	Country of birth		Citizenship			
Do you have another citizenship?		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
If the answer is yes, please specify another citizenship.						
Address of residence (street and number, place and postal code, country)						
Ownership (indicate in reference to the explanation)		<input type="checkbox"/> Direct Owner	<input type="checkbox"/> Indirect Owner			
Type of ownership (indicate in reference to the explanation)		<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C	<input type="checkbox"/> D	<input type="checkbox"/> E
Percentage of ownership (write the percentage of ownership)		%				
Tax Residency Country		If outside MNE, enter the Tax Identification Number				
Is the beneficiary owner a Politically Exposed Person?		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Please indicate whether the beneficial owner holds the additional position in the business entity						
<input type="checkbox"/> Chairperson	<input type="checkbox"/> Member of the Board	<input type="checkbox"/> Director	<input type="checkbox"/> Entrepreneur			
<input type="checkbox"/> Representative	<input type="checkbox"/> Procurist	<input type="checkbox"/> Director of Fund				
<input type="checkbox"/> Other position (e.g. president of association, political party and similar)	<input type="checkbox"/> Other person who perform independent business activity					

Beneficiary owner (natural person)

Name and surname		Unique ID number / passport number				
Date of birth	Country of birth		Citizenship			
Do you have another citizenship?		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
If the answer is yes, please specify another citizenship.						
Address of residence (street and number, place and postal code, country)						
Ownership (indicate in reference to the explanation)		<input type="checkbox"/> Direct Owner	<input type="checkbox"/> Indirect Owner			
Type of ownership (indicate in reference to the explanation)		<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C	<input type="checkbox"/> D	<input type="checkbox"/> E
Percentage of ownership (write the percentage of ownership)		%				
Tax Residency Country		If outside MNE, enter the Tax Identification Number				
Is the beneficiary owner a Politically Exposed Person?		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Please indicate whether the beneficial owner holds the additional position in the business entity						
<input type="checkbox"/> Chairperson	<input type="checkbox"/> Member of the Board	<input type="checkbox"/> Director	<input type="checkbox"/> Entrepreneur			
<input type="checkbox"/> Representative	<input type="checkbox"/> Procurist	<input type="checkbox"/> Director of Fund				
<input type="checkbox"/> Other position (e.g. president of association, political party and similar)	<input type="checkbox"/> Other person who perform independent business activity					

Beneficiary owner (natural person)

Name and surname		Unique ID number / passport number				
Date of birth	Country of birth		Citizenship			
Do you have another citizenship?		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
If the answer is yes, please specify another citizenship.						
Address of residence (street and number, place and postal code, country)						
Ownership (indicate in reference to the explanation)		<input type="checkbox"/> Direct Owner	<input type="checkbox"/> Indirect Owner			
Type of ownership (indicate in reference to the explanation)		<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C	<input type="checkbox"/> D	<input type="checkbox"/> E
Percentage of ownership (write the percentage of ownership)		%				
Tax Residency Country		If outside MNE, enter the Tax Identification Number				
Is the beneficiary owner a Politically Exposed Person?		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Please indicate whether the beneficial owner holds the additional position in the business entity						
<input type="checkbox"/> Chairperson	<input type="checkbox"/> Member of the Board	<input type="checkbox"/> Director	<input type="checkbox"/> Entrepreneur			
<input type="checkbox"/> Representative	<input type="checkbox"/> Procurist	<input type="checkbox"/> Director of Fund				
<input type="checkbox"/> Other position (e.g. president of association, political party and similar)	<input type="checkbox"/> Other person who perform independent business activity					

By signing this questionnaire:

- I confirm that information provided in it is true and accurate, and I authorize the Bank to verify all the stated data. I undertake to promptly inform the Bank about if any changes to any of mentioned information;
- I expressly consent to the Bank taking all actions related to the processing and exchange of all data listed in this Questionnaire, including the Bank's right to collect, process, use, and exchange all data from this Questionnaire for the purpose of conducting regular banking operations related to this business relationship with the Bank;
- I expressly consent to the Bank processing and using all the information, facts, and circumstances that I have provided to the Bank when signing this questionnaire, as well as any information, facts, and circumstances that the Bank becomes aware of, for processing or providing to the members of the Erste Group for the purpose of (i) selling products and services of the Erste Group members; (ii) creating a joint Erste Group client database ; (iii) risk management, (iv) prevention of money laundering and terrorist financing, (V) updating data in cases where I am both a client of the Bank and a client of any member of the Erste Group for the entire duration of the contractual relationship with the Bank and with the relevant member of the Erste Group; (Vi) determining the FATCA status and applying in-depth due diligence rules, as well as forwarding the data collected for the stated purpose to the Ministry of Finance – Tax Administration for the purpose of fulfilling the obligations arising from the need to report in accordance with FATCA;
- I confirm that all the data in the attached documentation correspond to the actual situation on the day of signing this statement and that no proposal for a change in the data of the business entity in the competent public register has been submitted as of the date of signing this document.

Name and surname of the person authorized to represent	Unique ID number / passport number:
Name and surname of the person authorized to represent	Unique ID number / passport number:
Place and date	Signatory of person authorized to represent

Receipt data (filled in by the bank employee who identifies the person authorized to represent the legal entity):

Date of receipt	Bank branch office
Full name, surname and signature of the Bank employee.	