

Customer statement, Consumer

Bank's copy

The questions below are stated, so that the bank, when establishing customer relationships, will be able to comply with its obligations in relation to regulatory requirements. All information is treated confidentially and in accordance with the Personal Data Act. This information must be obtained before a customer relationship is established, but can also be obtained as part of the customer relationship's follow-up. Please note that the bank may require additional information and documentation, in addition to what appears in this form.

I. Personal information

Name, address	Social security number / D-number	Date of birth (1)	Sex
	Country of birth		
	Citizenship	Second citizenship (if double)	
	E-mail address	Phonenumber	

1) Date of birth must be stated if the Norwegian birth number / D-number has not been assigned.

II. Purpose of bank account (select the suitable option)

Is it likely that you will receive payments from abroad?

- Yes
 No

Country	Amount	Comment

Is it likely that you will make payments abroad?

- Yes
 No

Country	Amount	Comment

Is it likely that your cash deposit will exceed NOK 50,000 in total per. year? (ATM, Cash deposit safe)

- Yes
 No

Amount	Comment

Will Hugesund Sparebank be your central bank connection? Give a brief explanation of what you are going to use us for in the comments field.

- Yes
 No

Comment

Is it likely that you will make cash withdrawals, that collected per. year, will exceed NOK 50,000 ?(ATM, In store withdrawl)

- Yes
 No

Comment

Do you use / trade with virtual currency (Bitcoin etc.)? If so, please comment in the comments field.

- Yes
 No

Comment

Norwegian banks are not allowed to mediate bets or winnings to / from gaming companies that do not have a license in Norway. Check yes to confirm that you have read and understood.

- Yes
 No

Comment



Is it likely that you will make payments, or invest on behalf of others? If so, state for whom and why.

- Yes
- No

Comment

III. The origin of the means

Where does your money come from?

Date	What	Amount	Comment
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IV. Politically exposed person (select the suitable option)

Now or during the last 12 months, have you held a position that is defined as a Politically Exposed Person (PEP) or are you in close family / known associate of a PEP? See instructions and definitions.

- Yes, I'm PEP (myself)

Position	Country	Termination date	Comment
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Position	Country	Termination date	Comment
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- Yes, someone in my close relationship is PEP

Relation	Name	Social security number / D-number	Sex
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Address	Country of residence	Date of birth ¹⁾
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Country of birth

1) Date of birth must be stated if the Norwegian birth number / D-number has not been assigned.

Position	Country	Termination date	Comment
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Relation	Name	Social security number / D-number	Sex
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Address	Country of residence	Date of birth ¹⁾
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Country of birth

1) Date of birth must be stated if the Norwegian birth number / D-number has not been assigned.

Position	Country	Termination date	Comment
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- No

V. Tax liability to other countries

Norway has entered into agreements with a number of other countries on mutual tax reporting (CRS and FATCA). The agreements oblige the bank to obtain and report information on where the account holder is domiciled for tax purposes with the Norwegian tax authorities. The bank is required to obtain a self-declaration of where the account holder is tax resident. If the account holder is tax resident in a country other than Norway, a foreign identification number must be obtained. If a self-declaration cannot be obtained, the account relationship shall not be established or continued for the account holder. If you have questions about where you are tax resident, contact a tax advisor or the local tax office.

Are you a US citizen or tax resident in the US?

- Yes
- No

Are you tax resident in countries other than Norway?

- Yes If yes, state country and foreign identification number (s):
- No

Country	Foreign Customer ID (TIN)
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VI. Confirmation / Signature

I certify that all information provided in this self-declaration is correct and complete. I commit to inform the bank of any changes.

Place, Date	Signature(s)
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Guidance and definitions (consumer)

Politically Exposed Persons (PEP)

The term Politically Exposed Person (PEP) is defined by:

1. holds or has held a or several of these positions:
 - 1.1 Head of State, Head of Government, Minister or Deputy Minister,
 - 1.2 member of the National Assembly,
 - 1.3 member of governing body of political party,
 - 1.4 member of a higher court who makes a decision which cannot or only exceptionally be can be appealed,
 - 1.5 member of the board of the National Audit Office, audit court or central bank,
 - 1.6 ambassador, chargé d'affaires or military officer of higher rank,
 - 1.7 member of an administrative, leading or controlling body of a state-owned enterprise,
 - 1.8 director, board member or other person in the top management of an international organization.

Close family

The definition of close family:

Parents, spouse, registered partner, cohabitant and children, as well as children's spouse, registered partner or cohabitant

Known associate

The definition of a close associate

1. be a real right holder in a legal person, association or foreign legal event in association with a politically exposed person (PEP)
2. have a close business relationship with a politically exposed person (PEP)
3. be the only real right holder in a legal entity, association or foreign legal arrangement that is in fact established to favor a politically exposed person (PEP).

CRS

CRS is the abbreviation for "Common Reporting Standard" established by the OECD (Organization for Economic Co-operation and Development), which is an international framework for the exchange of information between tax authorities in the respective countries.

An official list of countries that have joined the CRS is published on the OECD's website:

<http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/> under "List of CRS MCAA signatories".

FATCA

FATCA is the abbreviation for the "Foreign Account Tax Compliance Act" which is a US law that aims to identify American individuals or companies that have financial assets outside the United States.

Tax identification number (TIN)

Tax identification number (TIN or equivalent) is a unique number that both individuals and companies are assigned by the tax authorities for identification. Not all countries issue TINs, but have other forms of identification numbers. For people, TIN is usually their social security number.

More detailed information on each country's TIN numbers can be found on the OECD's website.

Tax resident

You are considered a tax resident in a country if you have a permanent and strong connection to the country and are liable to tax there. You will usually have a tax return and be taxable for all your income there. If you are resident in several countries for tax purposes, you must report all these countries to the financial institution.

If you have always lived in Norway and only been on shorter holiday trips abroad, you are of course only tax resident in Norway. If you have a holiday property abroad where you stay for shorter periods, you will typically not have a strong enough connection to the country to establish a tax residence there. If you have a longer stay in another country, you can be considered a resident for tax purposes.

If you live abroad, you will usually be tax resident in the country you live in. If you have moved from one country to another, or you stay a lot in several countries, you will be able to be tax resident both in the country you are moving from and in the country you are moving to. In Norway, you will be considered tax resident if you have resided in the country for more than 183 days during a 12-month period, or for more than 270 days in Norway during a 36-month period.

If you were born in the USA or are a citizen of the USA, you will by definition be tax resident in the USA and must register a tax identification number (TIN). This can only be changed by obtaining public documentation that you have renounced US citizenship.

If you are in doubt as to whether you are tax resident in a country, you must contact the tax authorities in the country in question to clarify this.

