

Customer declaration Individual customer

Bank copy

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

1. Personal information

Name, address	Birth number/D number	Date of birth 1)	Sex 1)
	Country of birth		
	Citizenship	Citizenship 2 (if dual)	
	Email address	Telephone number	

1) Date of birth must be provided if a Norwegian personal identification number/D-number has not been assigned.

2. Purpose and intended nature of the customer relationship

General

Will this be your main bank connection?

Yes No

What products and services do you want to use?

- Daily finances (debit cards, salary accounts and online banking) Loans
- Funds and Shares
- Savings
- Credit cards
- Insurance
- BankID
- ATM
- Deposit account
- Foreign exchange account
- Other

If other, comment here:

Cash handling

Do you have, or do you plan to, withdraw more than NOK 25,000 in cash per year? Does not apply to transfers via account.

Yes No

What is the reason for these withdrawals?

Estimated total annual amount (NOK)

Estimated number of withdrawals per year

Do you have, or do you plan to deposit more than NOK 25,000 in cash per year? Does not apply to transfers via account.

Yes No

What is the reason for these payments?

Estimated total annual amount (NOK)



Estimated number of payments per year

Save for others

Do you think that you, on behalf of others, will transfer or receive more than NOK 100,000 from/to your accounts within a year?

Yes No

Name	Organization, birth or D-number	Why should the money be in your account?
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Transfers

Are you planning to receive money from an account abroad, or to receive transfers from abroad using payment institutions such as Western Union, Forex, Ria, Moneygram or similar?

Yes No

From which country	Why should you receive the money?	Expected total amount per year (NOK)	Expected number of transactions per year
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Have you or are you planning to transfer money to an account abroad, or to make transfers abroad using payment institutions such as Western Union, Forex, Ria, Moneygram or similar?

Yes No

To which country	Why have you, or are you going to transfer the money?	Expected total amount per year (NOK)	Expected number of transactions per year
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Crypto

Are you planning to trade with, or are you trading with, crypto/virtual currency?

Yes No

What is the purpose?

Estimated annual amount

Origin of funds

Type	Amount	Comment
Salary		
Inheritance or gift		
Pension, social security or other benefits from NAV		
Savings		
Equity from property sale Rental income		
Student loan		
Other (requires description)		

3. Politically exposed person (check as appropriate)

Do you hold, or have you held in the last 12 months, a position or office that is defined as a Politically Exposed Person (PEP), or are you a close family member or known associate of a PEP? See guidance and definitions.

Yes, I am PEP

Position, position or office	Country	Expiration date	Comment
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Position, position or office	Country	Expiration date	Comment
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Yes, someone in my close relationship is PEP

Relationship	Name	Birth number/D number	Sex
Adresse	Country of residence	Date of birth ¹⁾	
	Country of birth		
	1) Date of birth must be provided if a Norwegian personal identification number/D-number has not been assigned.		
Position, position or office	Country	Expiration date	Comment
Relationship	Name	Birth number/D number	Sex
Address	Country of residence	Date of birth ¹⁾	
	Country of birth		
	1) Date of birth must be provided if a Norwegian personal identification number/D-number has not been assigned.		
Position, position or office	Country	Expiration date	Comment

No

4. 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 about the account holder's tax residence to the Norwegian tax authorities. The bank is required to obtain a self-declaration about the account holder's tax residence. 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 your tax residence, contact a tax advisor or the local tax office.

Are you a US citizen or a US tax resident?

- No
 Yes

Are you tax resident in countries other than Norway?

- No
 Yes *If yes, please provide country and foreign identification number:*

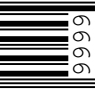
If the customer pays taxes to countries other than the country of residence, state the reason:

Country	Foreign customer ID (TIN)
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5. Confirmation/Signature

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

Place, date	Signature(s)
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Politically Exposed Persons (PEP)

A politically exposed person (PEP) is a natural person who:

1. holds or has held a position or office as:
 - 1.1 Head of State, Head of Government, Minister or Deputy Minister,
 - 1.2 Member of the National Assembly,
 - 1.3 Member of the governing body of a political party,
 - 1.4 Member of a higher court that makes decisions that cannot or only exceptionally cannot be appealed,
 - 1.5 Member of the board of a national audit office, court of audit or central bank,
 - 1.6 Ambassador, chargé d'affaires or senior military officer,
 - 1.7 Member of the administrative, management or controlling body of a state-owned enterprise,
 - 1.8 Director, board member or other person in the highest management position of an international organization.

Close family member means:

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

Known associate

A known associate is a natural person who is known to:

1. be the beneficial owner of a legal entity, association or foreign legal arrangement jointly with a politically exposed person (PEP)
2. have a close business relationship with a politically exposed person (PEP)
3. be the sole beneficial owner of a legal entity, association or foreign legal arrangement that is in fact established to benefit a politically exposed person (PEP).

CRS

CRS is the abbreviation for the "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 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 legislation that aims to identify US persons or entities that have financial assets outside the United States.

Tax Identification Number (TIN)

A Tax Identification Number (TIN or equivalent) is a unique number assigned to both individuals and businesses by their tax authorities for identification purposes. Not all countries issue TINs, but have other forms of numbers for identification. For individuals, the TIN is usually their social security number.

More detailed information on the TIN numbers of each country can be found on the OECD websites.

Tax resident

You are considered 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 to file a tax return and be liable to tax on all your income there. If you are tax resident in several countries, you must declare all these countries to the financial institution.

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

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 in both the country you are moving from and the country you are moving to. In Norway, you will be considered a tax resident if you have stayed 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 United States or are a citizen of the United States, you will by definition be a tax resident in the United States and must register a tax identification number (TIN). This can only be changed by obtaining public documentation that you have renounced your citizenship in the United States.

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