

Declaration of private customer

The questions/information below are answered/provided so that the bank, when establishing a customer relationship, can comply with its obligations in relation to official requirements. All information is treated confidentially and in accordance with the Personal Data Act. Collection of the information must take place 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 beyond what appears in this form.

1. Personal information			
Name, address	National Identity Number/D-number	Date of birth ¹⁾	Sex
	Country of birth		
	Citizenship	Citizenship 2	
	Email address	Phone number	
1) Date of birth is required if Norwegian National Identity Number/D-number is not assigned.			

2. Purpose and intended nature of the customer relationship
General
Will this be your main bank? <input type="checkbox"/> Yes <input type="checkbox"/> No
Which of the bank's products and services do you wish to use? <input type="checkbox"/> Operating account (debit card, payroll account and web bank) <input type="checkbox"/> Loan/credit <input type="checkbox"/> Funds and shares <input type="checkbox"/> Saving products <input type="checkbox"/> Credit Card <input type="checkbox"/> Insurance <input type="checkbox"/> Bank ID <input type="checkbox"/> Cash deposit machine <input type="checkbox"/> Deposit account <input type="checkbox"/> Currency account <input type="checkbox"/> Other
If other comment here:

Cash handling

Have you, or are you planning 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?

Assumed yearly amount in total (NOK):

Assumed number of withdrawals per year:

Have you, or are you planning 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 deposits?

Assumed yearly amount in total (NOK):

Assumed number of deposits per year:

Keep on behalf of others

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

Yes No

Name:

Organisation-, National Identity Number or D-number:

Why should the money be in your account?:

Transfers

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

Yes No

From which country:

Why should you receive the money?

Expected amount total per year (NOK)

Expected number of transactions per year:

Have you or are you planning to transfer money to an account abroad, or to make transfers abroad with the help of payment companies such as Western Union, Forex, Ria, Moneygram or similar?

Yes No

From which country:

Why have you, or are going to transfer the money?

Expected total amount per year (NOK):

Expected number of transactions per year:

Crypto

Do you, or are you planning to deal with crypto/virtual currency?

Yes

No

Assumed yearly amount (NOK):

What is the purpose (comment)?:

The origin of the funds

Check the boxes which applies to where the origins of the funds stems from and amount per year (NOK)

Salary

Amount per year: _____

Inheritance or gifts

Amount per year: _____

Pension, social security or other benefits from NAV Amount per year: _____

Equity from property sales Amount per year: _____

Transfers from an account in another bank Amount per year: _____

Rental income Amount per year: _____

Student loan Amount per year: _____

Other Amount per year: _____

If other, comment here Amount per year: _____

3. Political Exposed Person (tick off what applies)

Are you, one of your close family members or one of your close co-workers, a politically exposed person? A politically exposed person is a person who holds, or has held, a senior position or position (See guidance and definitions)

Yes, I am PEP (myself)

Position, role, or office:	Country:	Termination date:	Comment:
Position, role, or office:	Country:	Termination date:	Comment:

Yes, someone in my close relationship is a PEP

Relationship:	Name:	National Identity Number/D-number:	Sex:
Address	Country of residency	Date of birth 1)	
	Country of birth		
	1) Date of birth is required if Norwegian National Identity Number/D-number is not assigned		
Position, role, or office:	Country:	Termination date:	Comment:

Relationship:	Name:	National Identity Number/D-number:	Sex:
Address	Country of residency	Date of birth 1)	
	Country of birth		
	1) Date of birth is required if Norwegian National Identity Number/D-number is not assigned		
Position, role, or office:	Country:	Termination date:	Comment:
<input type="checkbox"/> No			

4. Tax liability to other countries

Norway has entered into agreements with several 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 tax resident to the Norwegian tax authorities. The bank is required to obtain a self-declaration of where the account holder is resident for tax purposes. If the account holder is resident for tax purposes in a country other than Norway, a tax identification number (TIN) 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 resident for tax purposes, contact a tax adviser or the local tax office.

Are you an American citizen or tax resident in the USA?

- No
- Yes (If yes, enter American Tax identification number)

Tax identification number (TIN):

If you do not have a tax identification number, specify why:

Are you a resident for tax purposes in countries other than Norway?

- No
- Yes (If yes, enter countries and foreign identification number)

If the customer is paying tax to other countries other than country of residency, state why:

Country:

Tax Identification Number (TIN):

Country:

Tax Identification Number (TIN):

Country:

Tax Identification Number (TIN):

5. Confirmation/signature

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

Place, date:

Signature(s):

6. Guidance and definitions (private customer)

Politically exposed person (PEP)

A politically exposed person is a person who holds or has held a position or an office such as:

1. a Head of State, a Head of government, a minister, or a deputy minister
2. a member of a national assembly
3. a member of the governing body of a political party
4. a member of a higher court which makes decisions which only exceptionally may be appealed
5. a member of the board of an auditor general, court of auditors or central bank
6. an ambassador, chargé d'affaires or high-ranking military officer
7. a member of an administrative, managerial, or controlling body in a state-owned undertaking
8. a senior executive, director, or other person in the top management of an international organisation

Immediate family member

An immediate family member means a parent, a spouse, a registered partner, and child, as well as the child's spouse or registered partner.

Close associate

With close associate it means a natural person who:

1. Is a beneficial owner of a legal entity, association, or foreign legal arrangement jointly with the politically exposed person
2. Has a close business relationship with the politically exposed person
3. Is the sole beneficial owner of a legal entity, association or foreign legal arrangement which has been established to benefit the politically exposed person

CRS

CRS is an abbreviation for the Common Reporting Standard, which has been established by the Organisation for Economic Cooperation and Development (OECD) as an international framework for exchanging information between the tax authorities in the respective countries.

An official list of countries which have adopted the CRS is published on the OECD website at <http://www.oecd.org/> under List of CRS MCAA signatories.

FATCA

FATCA is an abbreviation for the US Foreign Account Tax Compliance Act, which aims to identify US citizens or enterprises with financial assets outside the USA.

Read more about FATCA on Skatteetatens website, skatteetaten.no

Tax identification number (TIN)

The TIN or equivalent is a unique number issued to both individuals and companies by the tax authorities for identification purposes. Not all countries issue a TIN but have other kinds of numbers for identification. For Norwegian individuals, their TIN is usually their personal identification number. More detailed information on each country's TIN can be found on the OECD website.

Tax residency

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

If you have always lived in Norway and have 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 tax residence there. If you have a longer stay in another country, you can be considered a tax resident there.

If you live abroad, you will usually be resident for tax purposes in the country you live in. If you have moved from one country to another, or you spend a lot of time in several countries, you will be able to be resident for tax purposes both in the country you are moving from and the country you are moving to. In Norway, you will be considered resident for tax purposes 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 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 your 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 relevant country to clarify this.