

CUSTOMER DUE DILIGENCE Companies and organisations

Do not forget to sign the form on page 6

CUSTOMER DATA	Official company or organisation name		Business ID	
	LEI, Legal Entity Identifier (if applicable)			
	Auxiliary business name		Line of business	
	Visiting address (the address of the main place of business)	ZIP code	City	Country
	Postal address	ZIP code	City	Country
	Domicile		Juridical form	State of origin
	Date of establishment	Business start date	Registration date	Country of registration
	Company is part of a group <input type="checkbox"/> Yes <input type="checkbox"/> No Include a description of the ownership structure showing the official names, business ID and countries of registration of all parent companies and subsidiaries, as well as the holdings between them (%)			
Name of the contact person		Phone number of the contact	Email of the contact	
BANK RELATIONSHIPS	Main bank relationship in this bank <input type="checkbox"/> Yes <input type="checkbox"/> No			
	Relationships with other banks <input type="checkbox"/> Yes <input type="checkbox"/> No			
	Bank relationships in countries:			
PURPOSE AND NATURE OF THE BUSINESS RELATIONSHIP	Services: <input type="checkbox"/> Accounts and Payment / Banking electronic services <input type="checkbox"/> Financing <input type="checkbox"/> Savings and Investments <input type="checkbox"/> Trade Finance <input type="checkbox"/> Private Banking			
	Does not use services personally: <input type="checkbox"/> Service center or similar <input type="checkbox"/> Beneficiary of the bank guarantee <input type="checkbox"/> Third-party pledge owner / Guarantor <input type="checkbox"/> Other, what? _____			
SOURCE OF FUNDS AND WEALTH IN THE BANK	Select all options that apply <input type="checkbox"/> Assets from business activities <input type="checkbox"/> Dividends and other investment income <input type="checkbox"/> Sales of assets / corporate restructuring			
	<input type="checkbox"/> No assets <input type="checkbox"/> Other, what? _____			
SUPERVISORY AUTHORITY	Under supervision from financial regulator		Name of regulator/supervisor	
	<input type="checkbox"/> Yes <input type="checkbox"/> No		Country of regulator/ supervisor	
NATURE OF THE BUSINESS	Financial institution		If yes, provide GIIN	
	<input type="checkbox"/> Yes <input type="checkbox"/> No			
TAX LIABILITY IN FINLAND	Passive non-financial entity with more than 50% of its income coming from passive income, such as interest, dividends and investment income? <input type="checkbox"/> Yes <input type="checkbox"/> No			
	<input type="checkbox"/> General tax liability in Finland <input type="checkbox"/> Limited tax liability in Finland			
FOREIGN COUNTRIES OF TAXATION	Company/entity is tax liable abroad		Country of taxation	
	<input type="checkbox"/> Yes <input type="checkbox"/> No		Foreign tax number	
CUSTOMER REPRESENTATIVES WITHIN THE BANK	Persons with mandate to represent the customer in Handelsbanken			
	There are more representatives than those listed below <input type="checkbox"/>			
	1) Representative's name		Personal identity code/foreign ID/date of birth	
	2) Representative's name		Personal identity code/foreign ID/date of birth	
	3) Representative's name		Personal identity code/foreign ID/date of birth	
4) Representative's name		Personal identity code/foreign ID/date of birth		

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OWNERS AND ACTUAL BENEFICIARIES	Information about the natural persons exercising control over the company based on either ownership or other type of control		
	<p>The beneficial owner is a natural person who owns, directly or indirectly, more than 25% of the company / entity, or directly or indirectly exercises more than 25% of the voting power of an company / entity, or otherwise exercises control over the company.</p> <p>If no beneficial owner exists or if one cannot be identified, the board of directors, the managing director or any other person in a similar position shall be deemed to be such.</p> <p>However, the beneficial owners of a housing company, mutual real estate company, association, foundation and religious community are considered to be the members of the board of directors registered in the trade register, the members of the board of directors registered in the association register, the members of the board of directors and the board of governors registered in the foundations register, and the members of the board of directors registered in the register of religious associations.</p> <p><u>The actual beneficiaries do not need to be identified if the customer is a listed company or a body governed by public law.</u></p>		
	<p>Is the information in the PRH:s beneficiary register up-to-date? (if the company is obligated to file a notification)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>		
	<p>There are more actual beneficiaries than those listed below</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>		
	1) Forename	Surname	Personal identity code (if nationality other than Finland, date of birth)
	Nationality	2.nationality	3.nationality
	Country of residence	Role	Ownership share or share of votes
	Politically exposed person (PEP) or a close associate of one <input type="checkbox"/> Yes <input type="checkbox"/> No	<p>If yes, what is the reason?</p> <p><input type="checkbox"/> Is PEP itself</p> <p><input type="checkbox"/> The spouse is PEP</p> <p><input type="checkbox"/> Some other family member is PEP</p> <p><input type="checkbox"/> A close associate is PEP</p>	<p>If yes, in which position?</p> <p>Country of PEP position</p>
	<p>The tax information of the beneficial owner is required if the company is a passive non-financial entity</p>		
	Country of taxation	Foreign tax number	Country of issue of tax Number
<p>NOTE. A United States citizen (including a dual citizen) is always taxable in the U.S., regardless of his/her state of residence. The name and TIN of such a person must always be provided if the company is a passive non-financial entity.</p>			
2) Forename	Surname	Personal identity code (if nationality other than Finland, date of birth)	
Nationality	2.nationality	3.nationality	
Country of residence	Role	Ownership share or share of votes	
Politically exposed person (PEP) or a close associate of one <input type="checkbox"/> Yes <input type="checkbox"/> No	<p>If yes, what is the reason?</p> <p><input type="checkbox"/> Is PEP itself</p> <p><input type="checkbox"/> The spouse is PEP</p> <p><input type="checkbox"/> Some other family member is PEP</p> <p><input type="checkbox"/> A close associate is PEP</p>	<p>If yes, in which position?</p> <p>Country of PEP position</p>	
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<p>NOTE. A United States citizen (including a dual citizen) is always taxable in the U.S., regardless of his/her state of residence. The name and TIN of such a person must always be provided if the company is a passive non-financial entity.</p>			

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3) Forename	Surname	Personal identity code (if nationality other than Finland, date of birth)
Nationality	2.nationality	3.nationality
Country of residence	Role	Ownership share or share of votes
Politically exposed person (PEP) or a close associate of one <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what is the reason? <input type="checkbox"/> Is PEP itself <input type="checkbox"/> The spouse is PEP <input type="checkbox"/> Some other family member is PEP <input type="checkbox"/> A close associate is PEP	If yes, in which position? Country of PEP position
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Nationality	2.nationality	3.nationality
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Politically exposed person (PEP) or a close associate of one <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what is the reason? <input type="checkbox"/> Is PEP itself <input type="checkbox"/> The spouse is PEP <input type="checkbox"/> Some other family member is PEP <input type="checkbox"/> A close associate is PEP	If yes, in which position? Country of PEP position
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Nationality	2.nationality	3.nationality
Country of residence	Role	Ownership share or share of votes
Politically exposed person (PEP) or a close associate of one <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what is the reason? <input type="checkbox"/> Is PEP itself <input type="checkbox"/> The spouse is PEP <input type="checkbox"/> Some other family member is PEP <input type="checkbox"/> A close associate is PEP	If yes, in which position? Country of PEP position
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BUSINESS DESCRIPTION	Number of employees	Does the company/entity engage in any of the following? (select all that apply)					
	<input type="checkbox"/> 0-4	<input type="checkbox"/> Crowdfunding services					
	<input type="checkbox"/> 5-9	<input type="checkbox"/> Currency Exchange					
	<input type="checkbox"/> 10-19	<input type="checkbox"/> Gambling institution or similar					
	<input type="checkbox"/> 20-49	<input type="checkbox"/> Mining or Dealing in virtual currencies					
<input type="checkbox"/> 50-99	<input type="checkbox"/> Charity/Non-Profit Organisation and/or fundraising activities subject to authorisation						
<input type="checkbox"/> 100-249	<input type="checkbox"/> Money remittance or Payment service providing or Factoring or Consumer and corporate lending or Credit intermediation						
<input type="checkbox"/> 250-499	<input type="checkbox"/> Armaments and defence industry						
<input type="checkbox"/> 500-999	<input type="checkbox"/> Extractive (e.g. mining) industries						
<input type="checkbox"/> 1000 or more	<input type="checkbox"/> Not engaged in any of the following						
Describe the type of business of the company/organization <ul style="list-style-type: none"> • Describe the industry of operations and the type of operations conducted. • Describe the company's manufactured products or the services being offered. • Describe the company's target audience for products/services. • What is the geographical area in which the business operates? • Name the locations in which the company's different type of business functions operate. • Describe the distribution channels of the company. • Clarify whether some of the enterprise activities are subcontracted. If so through whom? • Where does the company procure materials or raw materials? • Describe the methods of payment directed for company's purchases and sales. • What kind of future plans does the company have? For example clarify whether there are any plans to expand the business operations. <p>In case of an association or foundation, please provide a description on type of activities the organisation practices and entity's cooperation partners. Is the organisation's activity funded by membership fees and or donations or does the organisation receive financial support/benefits for the operations?</p>							
<table border="1"> <tr> <td>Customer has foreign activities <input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td>Countries outside Finland where the customer has branches, subsidiaries or other business operations</td> </tr> <tr> <td>Countries outside Finland where the customer has significant customers</td> <td>Countries outside Finland where the customer has significant suppliers (+10% of revenue)</td> </tr> </table>				Customer has foreign activities <input type="checkbox"/> Yes <input type="checkbox"/> No	Countries outside Finland where the customer has branches, subsidiaries or other business operations	Countries outside Finland where the customer has significant customers	Countries outside Finland where the customer has significant suppliers (+10% of revenue)
Customer has foreign activities <input type="checkbox"/> Yes <input type="checkbox"/> No	Countries outside Finland where the customer has branches, subsidiaries or other business operations						
Countries outside Finland where the customer has significant customers	Countries outside Finland where the customer has significant suppliers (+10% of revenue)						
TURNOVER AND BALANCE (Estimated from new companies)	Latest accounting period (dd.mm.yyyy–dd.mm.yyyy) –	Turnover for the most recent accounting period €	Balance for the most recent accounting period €				

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INCOMING AND OUTGOING PAYMENTS IN THIS BANK	The purpose of the payment transaction information is to provide the bank with an estimate of the payment transactions on the customer's accounts. If the customer does not have payment transactions at the bank, the fields can be filled in with 0 values.	
	Incoming payments within Finland and the EU _____ €/month _____ units	Outgoing payments within Finland and the EU _____ €/month _____ units
	Incoming cross-border payments from outside the EU _____ €/month _____ units	Outgoing cross-border payments to outside the EU _____ €/month _____ units
	From which countries and for what purpose is incoming foreign payment made? E.g. Sales of products, services or assets, group internal, repayments of investments, own-account transfers	To which countries and for what purpose is outgoing foreign payment made? E.g. Purchase of products or services, group internal, investments, own-account transfers, wages and salaries
	Cash, deposits _____ €/month _____ units	Cash, withdrawals _____ €/month _____ units
	Origin of cash deposits:	Reason for cash withdrawals:
VIRTUAL CURRENCIES	Do company/entity intend to trade in virtual currencies through Handelsbanken? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Incoming payments from virtual currency service providers, estimate _____ €/month _____ units	Outgoing payments to virtual currency service providers, estimate _____ €/month _____ units
	Provide the names of virtual currency providers or the designated market places used for the virtual monetary transactions Describe the affiliation of virtual currencies in terms of company's/entity's operations	
SECURITIES	Will the company/entity transfer securities to Handelsbanken or from Handelsbanken? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Purpose of transfer of securities	
	If yes, what is the expected transfer volume: _____ €/ year	

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CERTIFICATE ISSUED BY THE CUSTOMER	This form and the details given in it serve as a certificate issued by the customer, required for establishing FATCA and CRS details (domiciles for taxation purposes). I have also been informed that the information given in this form may be used for reporting required by legislation, such as placed at the disposal of tax authorities.	
CERTIFICATION AND COMMITMENT	We hereby confirm that the above information regarding my taxation and our other details are correct and valid. We undertake to inform within 30 days of any changes in my circumstances which affect determining our domicile for taxation purposes.	
<div style="border-bottom: 1px solid black; height: 40px; width: 100%;"></div>		<div style="border-bottom: 1px solid black; height: 40px; width: 100%;"></div>
Signature, clarification of name		Place and date
VERIFICATION OF IDENTITY	<input type="checkbox"/> ID card <input type="checkbox"/> Passport Document number, date of expiry, issuing authority and issuing country	

TAX FILING STATUS OF YOUR BUSINESS ENTITY

A) Is your business entity a financial institution?

Financial institution refers to safekeeping and deposit institutions and investment entities as well as certain insurance companies. Financial institution also refers to institutions that in their business carry out on behalf of the customer, or the institution's controlling party carries out on behalf of the customer:

- Trade in securities or other financial instruments
- Individual or collective portfolio management
- Otherwise invest, administer, or manage cash or other assets on behalf of their customers.

Indicate the business entity's GIIN (Global Intermediary Identification Number).

B) Is your business entity an active non-financial entity (Active NFE)?

- The majority of companies are active non-financial entities (active NFEs). A company is an active NFE if even one of the following criteria is fulfilled:
- More than a half of the income of the company (turnover, interest earned, dividends and other proceeds) come from active business AND under a half of the company's assets produce passive income (such as dividends, interest, rents and royalties, or income from the sales of property that produces such passive income, annuities, insurance income or profits from the sale of derivatives). However, rental income is not considered passive if there are hired personnel involved in the business.
- A housing company is, in principle, an active NFE.
- The company is a publicly traded company or a subsidiary of one; in other words, the securities of the company or the parent company are traded in securities markets.
- The company is a start-up, i.e. it has not been in business for two complete years.
- The company is in liquidation or bankruptcy.
- The company is a holding company, the operation of which consists wholly or almost wholly of the managing of subsidiaries or the providing of funding and services to associated companies, providing however, that the associated companies are not financial institutions.
- The company is a corporate financing company, the operation of which focuses on the financing of closely related companies or on the protection of their business.
- The company is a non-profit foundation or association (under Finland's Income Tax Act, Section 22) or a religious community (under Finland's Income Tax Act, Section 21.2).

C) Is your business entity a passive non-financial entity (Passive NFE)?

A passive non-financial entity (Passive NFE) is a company other than a financial institution or an active non-financial entity.

Most often, the revenue of a passive non-financial entity comes from passive income, such as dividends, interest, rents, royalties, annuities, insurance income or the sales of derivatives, and more than a half of the assets of the company produce passive income.

The countries of taxation and the respective tax identification numbers of the beneficial owners of passive non-financial entities must be identified and reported to the bank.

NOTE! A national of the United States (including people with dual citizenships) is always tax liable in the United States regardless of the country of abode. Always give the name and TIN of such a person if the company is a passive non-financial entity.

PROCESSING OF PERSONAL DATA

Handelsbanken processes personal data in accordance with the Data Protection Regulation and other, national-level data protection legislation, and provides the information required under the Data Protection Regulation in its Privacy Statement. The Bank processes your personal data in order to fulfill the terms and conditions of its agreements, in order to comply with legal requirements, on the basis of legitimate interest, and on the basis of consent. The Bank obtains personal data directly from you in your role as a data subject, and from private and public sources such as public registers maintained by authorities (e.g. the registers of the Digital and Population Data Services Agency and the Tax Administration, the title and mortgage register, and the business and trade registers).

You, as a data subject, have extensive rights as regards the processing of personal data. You have the right to check your personal data and to ask that your personal data be corrected, limited or erased, and to object to the processing of your data. You may use your rights by contacting one of the Bank's branch offices primarily through an Online Banking message or, properly identified, by telephone. Additional information about the processing of personal data is available in the Bank's Privacy Statement at the address <https://www.handelsbanken.fi/fi/tietosuoja/henkilotietojen-kasittely>.