BNP PARIBAS

# BNP PARIBAS,
# Hungary Branch

## General Terms and Conditions Appendix 3

# NOTICE
# ON CUSTOMER IDENTIFICATION AND
# CASH OPERATION PROCEDURES

BNP PARIBAS, Hungary Branch would like to inform its respected customers of the following procedures regarding cash operations and public relations with customers, based on the relevant and effective legal regulations.
The bank and its employees are allowed and obliged to proceed as follows.

- As a pre-condition of the establishment of a customer relationship, the bank shall identify the customer, proxies, agents and authorized persons to handle the account of such customer and the final beneficiary and requests the explicit data and documents for this purpose as stipulated in this notice.

- The Bank shall make thorough Due Diligence of the above and will review such Due Diligence on a regular basis.

- The bank cannot establish/or maintain relationship with customers who withhold data and/or documents required for customer identification without adequate cause or, those customers does not fully co-operate with the bank during the Due Diligence investigations.

- Prior to the execution of bank transactions with the amount of or exceeding HUF3,6 million or the counter value of the same in FX, the bank will be entitled at any time to identify the customer and make a thorough Due Diligence investigation about the customer and such transaction and the customer and the proxies of the customer and the final beneficiary, if necessary shall co-operate with the bank during such Due Diligence investigation.

We request our respected customers in the future to take into consideration all of the above during their relationship with our bank.

### 1. Identification of private individuals

The private individual customer, authorised person, representative, proxy, the person having authorisation on the account must submit any of the following documents upon opening the account:

*1.1 In case of private individual with Hungarian citizenship:*
- his/her valid Identification Card AND authority certificate on the address (if the valid registered address is not figuring in the identification card),
- new type of driving licence issued earliest in 2001 AND the authority certificate on the address,
- passport AND the authority certificate on the address
- in case of private individual under the age 14 authority certificate on the personal identification number, or passport, or student identification card.

*1.2 In case of private individual not having Hungarian citizenship:*

- identification document with photograph: passport, or personal identification card, if that authorises to stay in Hungary, or valid residence permit.

*1.3 It is needed in all cases to obtain:*

- the necessary bank form for the opening of the account filled out and signed in the presence of the relevant bank employee (identification data sheet),
- the Customer's declaration - given on the bank form - on the person, in the name of whom, as well as on behalf of whom the Customer acts based on an asset management, representation or any other agreement (mandate) or without any of those. (Beneficial Owner).
- Beyond the documents mentioned above the bank expects that the private individual with Hungarian citizenship and who is obliged to pay VAT must also provide a Tax Registration Form.
- The Customer should also provide the taxation number to the bank, if, according to the bank – there could occur any tax-related issue between the Customer and the bank.

Based on the above documents in case of private individuals with Hungarian citizenship the bank will record the customer's family and first name (name upon birth – maiden name), name in marriage (if any), mother's maiden name, date and place of birth, citizenship, address and the type and number of the presented document.

The same data are recorded about the private individuals acting on behalf of legal entity, as well as organisation without legal entity, associations, etc. In case of foreign private individual from the data listed above those should be registered, which can be obtained from the identity document (with photograph), as well as the address abroad and in Hungary (if there is any), as well as the data figuring in the declaration on the beneficial owner.

## 2. Identification of Legal Entity or organisation without Legal Entity

In case of corporations registered in Hungary for account opening the customer must submit the following original documents:

- in case of domestic economic organisation not yet registered the application for registration as well as the Registration Court's certificate,
- in case of registered domestic economic organisation certificate of registration issued within thirty (30) days,
- in case of other domestic legal entity, if it is necessary for its foundation to register by any authority of by court, and if it has already been registered, the judicial decision, authority certificate,
- in case of private entrepreneur the taxation number, as well as the application to the tax authority.

Furthermore,

- registration number of the Central Statistics Office certifying the registration,
- Powers and Authorities or foundation document,
- the document credibly certifying the election of the director of the company as well as certifying his/her signature, i.e. the specimen of signatures,
- written declaration on the person, in the name of whom, as well as on behalf of whom the Customer acts based on an asset management, representation or any other agreement (mandate) or without any of those (Beneficial Owner),
- the required form for the account opening signed by the authorised person in the presence of the relevant bank employee. (Client data sheet).

Regarding organisations registered abroad, the customer must submit the following documents:

- the certificate of registration according to his own country's jurisdiction issued within thirty (30) days, which is usually the extract of the commercial register, as well as its official translation,
- Powers and Authorities or foundation document,
- the document credibly certifying the election of the director of the company as well as certifying his/her signature, i.e. the specimen of signatures,

- written declaration on the person, in the name of whom, as well as on behalf of whom the Customer acts based on an asset management, representation or any other agreement (mandate) or without any of those (Beneficial Owner),
- the required form for the account opening signed by the authorised person in the presence of the relevant bank employee. (Client data sheet).

## 3. Accounts opened for third parties

In case of accounts opened for third parties, every party to the transaction are obliged to provide data and documents according to the above. Every party to the transaction must be identified, as well as the identification data have to be clarified.

## 4. Transactions for non-account holders or occasional customers

In case of transactions made for non-account holders, the non-account holder is also obliged to provide data and documents according to the above, and to give a written declaration on the person, in the name of whom, as well as on behalf of whom the Customer acts based on an asset management, representation or any other agreement (mandate) or without any of those (Beneficial Owner). In case of services such as electronic banking or safe deposit servicing, the customer must proceed according to the above.

## 5. General expectations

To certify the data on the form, the bank accepts only original documents or official copies. Because of security reasons, based on the written authorisation of the identified person, the bank makes a photocopy of the identification documents with photograph of the identified private individuals.

During the contractual relationship the customer is obliged to inform the bank in writing within five (5) days after having taken notice about any change in the data, registered persons, or beneficial owner, and to present the bank the original documents certifying the change.

The bank regularly checks the data of the customer as well as of other identified persons. During such supervision the bank can ask the customer for the checking of data, and for their completion.