

To be completed by individuals applying for a personal / joint account, guarantors, third party representatives, guardians of minors, beneficial owners, directors, secretary, signatories, registered shareholders, online banking users of legal entities applying for a corporate account. (Please see relevant Parts required to be completed)

CIF No: For Bank Use Only

A. PERSONAL INFORMATION – Must be completed by ALL

Title: _____ First Name: _____ Last Name: _____

Father's First Name: _____ Maiden Name: _____
(the Family/Last name a woman has before marriage)

Type of Identification Document: ID Passport Identification Document Number: _____

Identification Document Date of issue: _____ Identification Document Expiry date: _____
DD/MM/YYYY DD/MM/YYYY

Identification Document Country of issue: _____

Nationality: _____ Gender: Male Female

Date of birth: _____ Town of birth: _____ Country of birth: _____
DD/MM/YYYY

Marital status: Married Single Divorced Widowed Number of children (if any): _____

Telephone Home: _____ Work: _____ Mobile: _____

Fax: _____ e-mail address: _____

Profession (give details/ job title): _____

Employer's name: _____ Years in the current job: _____

B. ADDRESSES – Must be completed by ALL

Home Street: _____ Flat No.: _____

Area: _____ Town: _____ Postal code: _____ Country: _____

Work Street: _____ Flat No.: _____

Area: _____ Town: _____ Postal code: _____ Country: _____

Correspondence Address
 Please indicate the address to be used as your correspondence address. If you do not specify, your home address will be used as your correspondence address.

Home address Work address Other address
(Please fill in below)

Other Street/P.O.Box: _____ Flat No.: _____

Area: _____ Town: _____ Postal code: _____ Country: _____

Correspondence Instructions

Correspondence to be sent to your email address. Statements of accounts may be requested through online banking. Paper copies of statements will be sent to your correspondence address only as required by Law.

Correspondence to be sent to your correspondence address. Correspondence fees will be charged to your current account.

C. INFORMATION ON POLITICALLY EXPOSED PERSONS (“PEP”) – Must be completed by ALL

Ancoria Bank should get to know if you are or have been a PEP or if there is any relation to a PEP, as required by legislation.

- A PEP is a natural person who is or has been entrusted with prominent public functions in the Republic of Cyprus or other country during the preceding 12 months.
- Immediate family members are the parents, the spouse or partner (as this is defined by Law as equivalent to the spouse), the children and their spouses.
- Close associate is (i) any natural person who is known to have joint beneficial ownership of legal entities or legal arrangements, or any other close business relations with a PEP or who is known to be connected with that person in any other close business relationship and (ii) any natural person who has sole beneficial ownership of a legal entity (e.g. a company) or legal arrangement (e.g. a trust) which is known to have been set up de facto for the benefit of the person referred to in subparagraph (i) above. More details for the above definitions can be found in the AML Directive issued by the Central Bank of Cyprus.

Please respond to questions 1 to 3 below:

1. If you have acted in a capacity as a PEP, please indicate and complete the details below.

Yes No

Position held: _____ Jurisdiction held: _____

From date (year): _____ To date (year): _____

2. If any of your immediate family members is currently in a prominent public function, please indicate and complete the details below.

Yes No

Name of PEP: _____ Relationship with PEP: _____

Position held: _____ Jurisdiction held: _____

From date (year): _____ To date (year): _____

3. If you are a close associate to a PEP, please indicate and complete the details below.

Yes No

Name of PEP: _____ Relationship with PEP: _____

Position held: _____ Jurisdiction held: _____

From date (year): _____ To date (year): _____

D. BIOMETRIC DATA – Must be completed by ALL

Biometrics refer to the measurement and analysis of unique physical or behavioural human characteristics. Ancoria Bank will use the unique features of palm veins for the sole purpose of verifying Customer identity prior to granting access to the services provided by the Bank's Self Service Kiosks (“SSKs”).

The process follows best practices of information security and does not involve permanent storage of the above features in any system of the Bank, except the related data needed for the Customer's identification.

You have the choice not to provide your Biometric Data but still receive the same level and range of SSK services by using your Card issued by the Bank.

Do you agree to the Bank receiving and processing your Biometric Data? YES NO

You have the right to withdraw your consent (opt-out) at any time by completing and signing the “Biometric Data - Withdrawal of Consent” form which can be found at any Banking Centre or on the Bank's Website at www.ancoriabank.com. This form should be submitted to the Data Controller (the Bank) at any Banking Centre or by sending it via email at info@ancoriabank.com or by post at 12 Demostheni Severi Avenue, 1080 Nicosia, Cyprus.

Such Withdrawal activates your “right to be forgotten”, ensuring the deletion of all data related to your Biometric Data from any of the Bank's systems.

E. PROMOTION OF PRODUCTS AND SERVICES – Must be completed by ALL

Please indicate whether you would like to be informed in any manner for any service, product or scheme offered from time to time by Ancoria Bank and agree that Ancoria Bank shall have the right to access and process your data exclusively for this purpose.

Yes No

You have the right to withdraw your consent (opt-out) at any time by completing and signing the "Promotion of Products and Services - Withdrawal of Consent" form which can be found at any Banking Centre or on the Bank's Website at www.ancoriabank.com. This form should be submitted to the Data Controller (the Bank) at any Banking Centre or by sending it via email at info@ancoriabank.com or by post at 12 Demostheni Severi Avenue, 1080 Nicosia, Cyprus.

**F. FATCA & CRS – Not required to be completed by the Company Secretary of Companies applying
– Not required to be completed by Third Party Representatives**

Ancoria Bank Ltd (the "Bank") acts in compliance with:

Foreign Account Tax Compliance Act ("FATCA") and applies the provisions of the Inter-Governmental Agreement between the Republic of Cyprus and the United States of America ("U.S."). The Bank is required to identify account holders that are US persons (US citizens or residents including US "green card" holders) and report all FATCA related information to the local competent tax authority (Tax Department in Cyprus) which will also report this information to the U.S. Internal Revenue Service ("U.S. IRS"). More information is available at: www.irs.gov/fatca.

Are you a U.S. citizen/resident for tax purposes? Yes No

If yes then please provide the U.S. TIN (U.S. federal Taxpayer Identifying Number): _____

Common Reporting Standards ("CRS") and applies the provisions of the Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information signed by the Republic of Cyprus. The Bank is required to determine the account holder's residence. If your tax residence is located outside Cyprus, we may be legally obliged to pass on this and other financial information with respect to your financial accounts to the local competent tax authority (Tax Department in Cyprus) which will also report this information to tax authorities in respect to your tax residence. More information is available at: <http://www.oecd.org>.

Is your tax residency outside the Republic of Cyprus? Yes No

If yes, please complete the table:

Country of Citizenship/Tax Residency	Taxpayer Identification Number (TIN)

**G. BUSINESS & FINANCIAL PROFILE – Not required to be completed by the Company Directors, the Company Secretary and Signatories of Companies applying
– Not required to be completed by Third Party Representatives**

Ancoria Bank is required to obtain information relating to the source and size of your wealth.

Educational status: Primary Secondary University Postgraduate Prof. Qualification

Employment status: Employed Self-employed Part time Student
 Retired Retired non pensioned Unemployed Other

Employment sector: Private Government Semi-Government

What is the estimated value of your assets?
(Please provide documents to support these figures, if available)

< €100.000 €100.000-€250.000 €250.000-€500.000 €500.000-€1.000.000 €1.000.000-€5.000.000 >€5.000.000

What is your estimated gross annual income?

< €15.000 €15.000-€30.000 €30.000-€50.000 €50.000-€100.000 >€100.000

What is the source of your wealth? (Please provide specific details of the source of your wealth including, any activities through which you acquired your wealth / assets, salaries, deposits, rent, dividends etc.)

If you wish, please state the name of the person who introduced you to Ancoria Bank:

H. DECLARATIONS AND CONSENT

By signing below I confirm that the information disclosed herein above is true, accurate and complete. Further, I undertake to immediately inform the Bank in writing if any of the above particulars change or cease to be true and accurate and supply the Bank with supporting documentation to this respect. I hereby acknowledge that pending the supply of supporting documentation the said notice of change of particulars shall not bind the Bank in any way. I also undertake to supply any other information that may be required in the future.

I also confirm that I have been informed of the General Terms & Conditions of the Bank which are at my disposal at any Banking Centre of the Bank and at its official Website: www.ancoriabank.com.

I also declare that I have received from the Bank the Privacy Notice on the Protection of Personal Data and that the said Privacy Notice is additionally at my disposal in any Banking Centre of the Bank and at its official Website: www.ancoriabank.com.

Please sign in the space provided below. This will also be used as your specimen signature:

<p>Full name: _____</p> <p>ID / Passport Number: _____</p>	<p>Specimen Signature:</p>
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DECLARATION FOR GREEK SPEAKERS ON THE KNOWLEDGE OF THE ENGLISH LANGUAGE

ΔΗΛΩΣΗ ΓΙΑ ΕΛΛΗΝΟΦΩΝΟΥΣ

ΠΑΡΑΚΑΛΟΥΜΕ ΔΙΑΒΑΣΤΕ ΜΕ ΠΡΟΣΟΧΗ

Δηλώνω και επιβεβαιώνω τα πιο κάτω:

1. Γνωρίζω καλά την Αγγλική Γλώσσα.
2. Έχω αναγνώσει και αντιληφθεί καλά το περιεχόμενο των εγγράφων της Ancoria Bank ΛΤΔ («Τράπεζα») τα οποία είναι διατυπωμένα στην Αγγλική Γλώσσα, προτού τα υπογράψω.
3. Σχετικά με οποιοσδήποτε αμφιβολίες για την ερμηνεία και νομικό αποτέλεσμα των εγγράφων και των όρων που περιέχονται σε αυτά έχω ζητήσει και λάβει διευκρινίσεις από λειτουργούς της Τράπεζας και τον νομικό μου σύμβουλο προτού υπογράψω.
4. Αναγνωρίζω και επιβεβαιώνω ότι δεσμεύομαι από τα εν λόγω έγγραφα μετά την υπογραφή τους, με τον ίδιο τρόπο σαν να ήταν συντεταγμένα και διατυπωμένα στην Ελληνική Γλώσσα.

Υπογραφή: _____ Ημερομηνία: _____

HH / MM / XXXX

Όνομα: _____

Documentation required by local authorities to be completed by individuals (if applicable):

Form T.D.624/NP(2015): Declaration for exemption of an individual from the deduction of special defence contribution.

Required Supporting Documentation:

1. Copy of a valid National Id card for Cyprus residents, Passport for non-residents. In case an individual is living abroad a copy of a valid ID / Passport certified as true copy by a state authority/introducer is obtained.
2. Proof of Residential address in country of permanent residence such as original recent utility bill (less than 6 months old), OR statement of EEA bank, OR local authority tax bill or house insurance, OR visit to premises by Bank officials.
3. Recent (at least for the two previous years) audited financial statements (where not available, recent management accounts) for self-employed natural persons or natural persons the income of whom derives from legal persons controlled by them in any way.
4. Copy of the Temporary Residence Permit, if Individuals are temporarily residing in Cyprus and are non-EU nationals.

Additional Supporting Documentation (if and where required):

5. Recent Pay slip, Tax Return for the previous year, Current Employment Contract.
6. Introductory reference letter from any other Bank that you are currently cooperating with / an existing Ancoria customer / a lawyer or a chartered / certified accountant.
7. Updated CV, if available.