

REQUEST FOR ESTABLISHMENT / UPDATE OF A BUSINESS RELATIONSHIP

Pursuant to the current Anti Money Laundering and Terrorism Financing Act, the Bank is obligated to collect the following data and documents.

1. ENTITY DETAILS			
Name:			
Entity's taxpayer ID number (OIB):			
Head office address (street, house number, city, country):			
Mailing address (street, house number, city, country):			
Entity Register Number (State Bureau of Statistics):		Main business activity (description):	
Telephone:		E-mail:	
Authorised representative:			
2. CONTACT PERSONS			
Name and surname:		Name and surname:	
Telephone:		Telephone:	
Mobile phone:		Mobile phone:	
E-mail:		E-mail:	
3. THE BANK IS PURSUANT TO THE ANTI MONEY LAUNDERING AND COUNTER TERRORISM FINANCING ACT OBLIGATED TO COLLECT DATA FOR CLIENT DUE DILIGENCE PURPOSES. PLEASE ANSWER THE QUESTIONS BELOW:			
Purpose of establishing a business relationship with the Bank: <input type="checkbox"/> Opening a transaction account / establishment of a business relationship <input type="checkbox"/> data update			
4. ACCORDING TO THE DECISION ON THE MANNER OF OPENING TRANSACTION ACCOUNTS, PLEASE CHECK THE TYPES OF TRANSACTION ACCOUNTS YOU REQUEST TO BE OPENED*:			
Regular business account <input type="checkbox"/> EUR <input type="checkbox"/> in foreign currency - please specify foreign currencies: Other account defined by law (e.g. Execution-exempt account, special-purpose account) – please specify the law based on which the account is opened: <input type="checkbox"/> EUR <input type="checkbox"/> in foreign currency - please specify foreign currencies: Account of an organisation unit of the used (please specify): <input type="checkbox"/> EUR <input type="checkbox"/> in foreign currency - please specify foreign currencies: Other account (special-purpose account for the collection of joint budget income, budget account, account of other payment service providers) <input type="checkbox"/> EUR <input type="checkbox"/> in foreign currency - please specify foreign currencies: <i>*To be filled in only when establishing a business relationship</i>			
5. WHAT KIND OF TRANSACTIONS THROUGH ACCOUNTS HELD WITH THE OTP BANK WILL BE PERFORMED?			
<input type="checkbox"/> a) cash transactions	<input type="checkbox"/> b) domestic cashless transactions	<input type="checkbox"/> c) savings and investment	
<input type="checkbox"/> d) cross border payments	<input type="checkbox"/> e) credit operations	<input type="checkbox"/> f) documentary operations	
<input type="checkbox"/> g) other	Please indicate other:		
5a. SPECIFY THE EXPECTED ANNUAL AMOUNT OF CASH PAYMENTS, EXCLUDING CASH TAKINGS:			
5b. SPECIFY THE EXPECTED ANNUAL AMOUNT OF CASH WITHDRAWALS:			
5c. WHAT IS THE PURPOSE OF ANNOUNCED CASH TRANSACTIONS?			
5d. SPECIFY THE EXPECTED ANNUAL CROSS-BORDER TRANSACTIONS (INFLOWS AND OUTFLOWS):			
5e. WITH WHICH COUNTRIES THE CROSS-BORDER TRANSACTIONS WILL TAKE PLACE?			
6. WHAT IS EXPECTED ANNUAL INFLOW ON ACCOUNTS HELD WITH THE OTP BANK?			
<input type="checkbox"/> a) up to 70.000,00 EUR	<input type="checkbox"/> b) up to 140.000,00 EUR	<input type="checkbox"/> c) up to 270.000,00 EUR	<input type="checkbox"/> d) up to 700.000,00 EUR
<input type="checkbox"/> e) up to 1.000.000,00 EUR	<input type="checkbox"/> f) up to 1.400.000,00 EUR	<input type="checkbox"/> g) up to 2.800.000,00 EUR	<input type="checkbox"/> h) up to 4.700.000,00 EUR
<input type="checkbox"/> i) up to 6.700.000,00 EUR	<input type="checkbox"/> j) up to 13.500.000,00 EUR	<input type="checkbox"/> k) above 13.500.000,00 EUR	

7. SOURCE OF FUNDS SUBJECT TO THE BUSINESS RELATIONSHIP:

8. DO YOU WORK OR INTEND TO WORK WITH VIRTUAL CURRENCIES (YES/NO)?

9. NUMBER OF EMPLOYEES:

10. PAYMENT TRANSACTIONS (to be filled in only when opening a transaction account or changing the existing method):
 Bank FINA (branch office)

11. METHOD OF RECEIVING INFORMATION ON ACCOUNT BALANCE AND TURNOVER: (to be filled in only when opening a transaction account or changing the existing method):

STATEMENT OF ACCOUNT:

	BANK	FINA
<input type="checkbox"/> e-mail (.pdf):	specify e-mail specify e-mail	<input type="checkbox"/> file
<input type="checkbox"/> file: <input type="checkbox"/> HUB form (.txt)* <input type="checkbox"/> camt.053* <input type="checkbox"/> MT940 <input type="checkbox"/> MT942	specify e-mail specify e-mail SWIFT: SWIFT:	<input type="checkbox"/> FINA e-payment <input type="checkbox"/> INFO FINA <input type="checkbox"/> FINA online
<input type="checkbox"/> by mail to the entity's address:	specify address	<input type="checkbox"/> camt.053
<input type="checkbox"/> by mail to another address:	specify address	<input type="checkbox"/> print-out in FINA, specify which
<input type="checkbox"/> print-out in Bank branch:	specify branch	

Frequency of sending a statement of account:
 upon any change weekly 15 daily* monthly

INVOICE FOR THE CALCULATED FEE:

Accounts in EUR currency

<input type="checkbox"/> e-mail (.pdf)	specify which (possible more)
<input type="checkbox"/> by mail to the entity's address:	specify which
<input type="checkbox"/> by mail to another address:	specify which
<input type="checkbox"/> e-Invoice**	

information on collected fees in foreign currency payment operations (monthly)

<input type="checkbox"/> e-mail (.pdf)	specify which (possible more)
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Delivery of statements and invoices for the calculated fee by OTP banka d.d. is not possible if the client performs payment transactions through FINA.
 * The frequency of sending FINA statements cannot be every 15 days, the frequency of sending HUB form and camt.053 form by the Bank can only be daily
 ** The format for receiving invoices for the calculated fee for public procurement companies can only be e-Invoice; other formats are not possible for contracting.
 Fees are charged in line with the Decision on Pricing

12. PLEASE SPECIFY BUSINESS PARTNERS*:

Suppliers (name, registered office, country of registered office)	Buyers (name, registered office, country of registered office)

**if it is a newly established company without a list of buyers/suppliers at the time of establishing a business relationship, it is not necessary to specify them*

13. STATEMENT ON THE BENEFICIAL OWNER AND RELATIONSHIP FOR LEGAL ENTITY

Pursuant to the Anti Money Laundering and Counter Terrorism Financing Act (Official Gazette 108/2017 and Official Gazette 39/19) and OTP Group Guidelines, the Bank is obligated to establish the ownership structure of the legal entity in the overall ownership structure, in continuous line of ownership up to the ultimate owners – natural persons who are indirect or direct (through other legal persons) owners or otherwise control the legal person.

The Bank is obliged determine each beneficial owner of the legal entity (the natural person or persons who directly or indirectly own/s 25 percent or more of the equity interests or voting rights) and therefore the required data must be submitted to the Bank.

Indirect owner is considered to be any natural or legal person who is the owner of another legal person participating in the ownership structure of a business entity.

Beneficial owners of legal persons (their subsidiaries and representative offices) and other entities of domestic and foreign law deemed equivalent to a legal person are considered to be:

A – any natural person who is, directly or indirectly, the owner of more than 25% shares, ownership stakes or voting rights.
 B – any natural person not meeting the plus 25% requirement but otherwise having influence on the management of the legal person and controlling the adoption of financial and business decisions.
 Beneficial owners of other legal persons, such as trusts, mandate operations managing cash funds and allocating cash funds, are considered to be:
 C – any natural person holding over 25% of ownership rights of a legal business – where future owners are already determined.
 D – a person or group of persons in whose interest the legal business or the legal person is established or operating – where natural or legal persons benefiting from the legal business are not yet determined.
 E – any natural or legal person directly or indirectly controlling over 25% of ownership rights of a certain legal business.
 F – any natural person not meeting the condition of holding over 25% of ownership rights of a certain legal business, but otherwise having influence on the management and allocation of monetary funds.

During the term of the business relationship, the business entity is obliged to notify the Bank within five working days of learning of any change in the information or data on the beneficial owner / beneficial owners.

Pursuant to Article 30 of the Anti-Money Laundering and Terrorism Financing Act (Official Gazette 108/2017 and Official Gazette 39/19), I give the following Statement on the Beneficial Owner:	
I, (name and surname of authorised representative):	
Taxpayers ID no.:	Date of birth:
Citizenship/(s):	
Permanent residence address (street and house number, city and postal code, country):	
Identification document: <input type="checkbox"/> Personal identity card <input type="checkbox"/> Passport <input type="checkbox"/> Residence permit	Identification document's no.: Identification document issued by:
For the purpose of account opening and establishing a business relationship with the Bank, I declare that the ownership of the Entity is divided as follows:	
LEGAL ENTITY OR OWNER OF THE CORPORATE CUSTOMER IS THE REPUBLIC OF CROATIA OR PUBLIC GOVERNMENT BODY OR LOCAL AND REGIONAL GOVERNMENT BODY FROM THE REPUBLIC OF CROATIA (YES/NO)?	
OWNER (NATURAL PERSON)	
Name and surname:	
Date of birth:	Citizenship/(s):
Country of residence:	
Ownership (tick according to the explanation above): <input type="checkbox"/> Direct owner <input type="checkbox"/> Indirect owner	Type of ownership (check according to the explanation below): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F Ownership percentage % (indicate percentage)
OWNER (NATURAL PERSON)	
Name and surname:	
Date of birth:	Citizenship/(s):
Country of residence:	
Ownership (tick according to the explanation above): <input type="checkbox"/> Direct owner <input type="checkbox"/> Indirect owner	Type of ownership (check according to the explanation below): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F Ownership percentage % (indicate percentage)
OWNER (NATURAL PERSON)	
Name and surname:	
Date of birth:	Citizenship/(s):
Country of residence:	
Ownership (tick according to the explanation above): <input type="checkbox"/> Direct owner <input type="checkbox"/> Indirect owner	Type of ownership (check according to the explanation below): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F Ownership percentage % (indicate percentage)
OWNER (NATURAL PERSON)	
Name and surname:	
Date of birth:	Citizenship/(s):
Country of residence:	
Ownership (tick according to the explanation above): <input type="checkbox"/> Direct owner <input type="checkbox"/> Indirect owner	Type of ownership (check according to the explanation below): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F Ownership percentage % (indicate percentage)
OWNER (NATURAL PERSON)	
Name and surname:	
Date of birth:	Citizenship/(s):
Country of residence:	
Ownership (tick according to the explanation above): <input type="checkbox"/> Direct owner <input type="checkbox"/> Indirect owner	Type of ownership (check according to the explanation below): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F Ownership percentage % (indicate percentage)

In the table below, please fill in the information on the direct beneficial owners of the legal entity, and if there are any indirect owners in the ownership structure of the legal entity, please deliver the elaboration of the ownership structure of the legal entity, either on the form of the Bank, or on the form of the legal entity.

OWNER (LEGAL PERSON)	
Name of the entity:	Entity's taxpayer ID no.:
Address of registered office (street, house number, city, country):	Ownership percentage: %
OWNER (LEGAL PERSON)	
Name of the entity:	Entity's taxpayer ID no.:
Address of registered office (street, house number, city, country):	Ownership percentage: %
OWNER (LEGAL PERSON)	
Name of the entity:	Entity's taxpayer ID no.:
Address of registered office (street, house number, city, country):	Ownership percentage: %

14. RELATED PERSONS - SUBORDINATED – OWNED BY* THE LEGAL ENTITY

NAME	ADDRESS	OWNERSHIP PERCENTAGE	TAXPAYER'S IDENTIFICATION NUMBER

** please specify companies in which the Legal Entity has an ownership interest of ≥ 25%*

15. MANAGEMENT BOARD MEMBERS AND PERSONS AND KEY FUNCTION HOLDERS; AUTHORIZED REPRESENTATIVES

NAME and SURNAME	TAXPAYER'S IDENTIFICATION NUMBER	POSITION	Citizenship(s)

16. SUPERVISORY BOARD MEMBERS (to be fulfilled by the Legal Entity)

NAME and SURNAME	TAXPAYER'S IDENTIFICATION NUMBER	Position

** if yes, please specify the name of the company – legal person;*

***if yes, please specify the names of legal persons and the percentage of ownership interest*

TAX RESIDENCY

In accordance with the Act on Administrative Cooperation in Tax Matters, the Act on Ratification of the Agreement between the Government of the United States of America and the Government of the Republic of Croatia on the improvement of fulfilment of tax liabilities at international level and FATCA implementation and the Rule on Automatic Exchange of Information in the Field of Taxation, in addition to the information on name and address, the Bank shall collect information on the tax residence of the Legal Entity, tax identification numbers, classification according to the Tax Regulations and data on the persons who have control (if any).

We point out:

- Questions on tax residency in this part of the form (points 22 – 24 a) are filled in by Legal Entities that are a legal person or legal arrangement such as a company, partnership, trust or a foundation. Business enterprises with only one owner and other Legal Entities identified as natural persons give their statement on the tax residency in a different questionnaire.
- Classification of Legal Entity should be listed in all sections of this form, i.e. for the purposes of both reporting regulations, even if the same classification of entity applies.
- We refer to the "Definitions of FATCA and CRS Terms" instructions for the respective definitions of each field.
- For entities that only qualify as Qualified Intermediary (Qualified Intermediary under the US Tax Administration Regulations ("IRS" regulation)): if you want to invest or buy U.S. securities and apply the applicable rate from the agreement on income tax between the USA and your country of residence, you will need to submit Form W-8 or, if allowed, documented evidence with this form.]
- The Bank may not fill out this form on your behalf. If you have any questions about how to fill out this form, how to determine the tax residence of a Legal Entity, or how to classify a Legal Entity in each section, contact your tax or legal advisor.

17. COUNTRIES OF TAX RESIDENCE

I certify that the Legal Entity is a tax resident of the following countries and that the TIN of the Legal person (tax identification number) in each country is listed below. The tax identification number is entered if the taxing country / country of tax residence is on the CRS list of countries (including the Republic of Croatia) or if it is a US Legal Entity. In the absence of a TIN, the box is marked (use additional sheet in case of tax residency of a Legal Entity in more than 4 countries).

I also confirm that the Legal entity is not a tax resident of any other country that would be among the countries stated in the previous section of this point of the form, except those listed below.

Country :	TIN:	<input type="checkbox"/> TIN not available
Country :	TIN:	<input type="checkbox"/> TIN not available

18. TYPE OF LEGAL ENTITY:

Financial institution
(custodian institution, deposit institution, investment institution or an insurance company).

Non-financial institution
(all legal entities that do not fall in the category of a financial institution).

19 a). ENTITY CLASSIFICATION UNDER FATCA

Please mark the appropriate box:

Legal Entity from the U.S.*:

YES NO

If the legal entity is a US Person, please mark whether it is:

Specified US Person** Non-Specified US Person***

*US Person: a partnership or corporation organised in the United States (the United States of America, including states, but not the territories of the USA, and „state“ encompasses Columbia District) or under the laws of the United States or any State thereof, a trust if a court within the United States would have authority under applicable law to render orders or judgements concerning substantially all issues concerning administration of the trust, and one or more US persons have the authority to control all substantial decisions of the trust, or an estate of decedent that is a citizen or resident of the United States

**Specified US Person: a US person that is not a Non-Specified US Person.

***Non-Specified US Person: means a US person that meets the following criteria:

- i) a corporation, the stock of which is regularly traded on one or more established securities markets;
- ii) any corporation that is a member of the same expanded affiliated group, as defined in Section 1471(e)(2) of the US Internal Revenue Code, as a corporation described in clause (i);
- iii) the United States or any wholly owned agency or instrumentality thereof;
- iv) any State of the United States, any US Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- v) any organization exempt from taxation under section 501(a) or an individual retirement plan as defined in section 7701(a)(37) of the US Internal Revenue Code;
- vi) any bank as defined in section 581 of the US Internal Revenue Code;
- vii) any real estate investment trust as defined in section 856 of the US Internal Revenue Code;
- viii) any regulated investment company as defined in section 851 of the US Internal Revenue Code or any entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 USC. 80a-64);
- ix) any common trust fund as defined in section 584(a) of the US Internal Revenue Code;
- x) any trust that is exempt from tax under section 664(c) of the US Internal Revenue Code or that is described in section 4947(a)(1) of the US Internal Revenue Code;
- xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- xii) a broker as defined in section 6045(c) of the US Internal Revenue Code; or
- xiii) Every trust exempt from taxes further to the plan described in section 403(b) or section 457(g) of the US Internal Revenue Code.

If the Legal Entity is a Non-US Financial Institution (FI), please tick the appropriate box (if applicable):

- Croatian or partner jurisdiction PFI,
 Participating foreign financial institution deemed to be compliant
 Exempt Beneficial Owner or FFI deemed to be compliant
 Non-participating foreign financial institution

Please indicate the Global Intermediary Identification Number (GIIN) of the Legal Entity that is a financial institution:

If the Legal Entity has no GIIN, please specify why:

19 b). LEGAL ENTITY CLASSIFICATION UNDER FATCA (for non-financial legal entities that are not from the U.S.)

If the Legal Entity is a Non-Financial Foreign Entity that is not from the U.S. (NFFE), please check as applicable to the Legal Entity:

- I. Active non-financial foreign entity (Active NFFE)*
 II. Passive non-financial foreign entity (Passive NFFE)**

*Active non-financial foreign entity (Active NFFE): an NFFE will be regarded as an Active NFFE if it meets any one of the following:

- a) Less than 50 per cent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 per cent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- b) The stock of the NFFE is regularly traded on an established securities market or the NFFE is a Related Entity of an Entity the stock of which is traded on an established securities market;
- c) The NFFE is organised in a US Territory (American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, the Commonwealth of Puerto Rico, or the U.S. Virgin Islands) and all of the owners of the payee are bona fide residents of that US Territory;
- d) The NFFE is a government body (a non-US government body), political sub-division of that government body (which to avoid any doubt, includes a state, district, county or a municipality) or a public authority performing a function of a government body or its political sub-division, a government body on a US Territory, an international organization, a non-US central bank of issue, or an Entity wholly owned by one or more of the foregoing;
- e) Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, and providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFFE shall not qualify for this status if the NFFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- f) The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution; provided, that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFFE;
- g) The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- h) The NFFE primarily engages in financing and hedging transactions with or for Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution
- i) Any NFFE within the definition of an Excepted NFFE in US Treasury Regulations; or
- j) The NFFE meets all of the following requirements:
 - aa) It is established and maintained in its country of residence exclusively for religious, charitable, scientific, artistic, cultural, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
 - bb) It is exempt from income tax in its country of residence;
 - cc) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - dd) The applicable laws of the Entity's country of residence or the Entity's formation documents do not permit any income or assets of the Entity to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the Entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the Entity has purchased; and
 - ee) The applicable laws of the Entity's country of residence or the Entity's formation documents require that, upon the Entity's liquidation or dissolution, all of its assets be distributed to a governmental Entity or other non-profit organization, or escheat to the government of the Entity's country of residence or any political subdivision thereof.

**Passive NFFE (Passive non-financial foreign entity): a Passive NFFE is any NFFE that is not: (i) an Active NFFE or (ii) a Withholding Foreign Partnership, Withholding Foreign Trust, or a Qualified Intermediary pursuant to relevant US Treasury Regulations.

20. CLASSIFICATION OF LEGAL ENTITY UNDER OECD CRS (please check only the box applicable to the Legal Entity):

If the Legal Entity is a Non-Financial Entity (NFE), please check as applicable:

- I. **Active Non-Financial Entity (NFE)* – Publicly traded NFEs and related entities, governmental entities, international organizations, central banks or their wholly owned entities**
 II. **Passive Non-Financial Entity (NFE)** – Non active NFE (please provide information about controlling persons of the passive entity (NFFE/NFE))**
 III. **Active Non-Financial Entity (NFE) – Other**

*Active Non-Financial Entity (NFE) - that is an active entity that is not a financial institution (Active NFS) is any non-financial entity that meets some of the following conditions:

- a) Less than 50 per cent of the NFE's income for the preceding calendar year is passive income and less than 50 per cent of the assets held by the NFE during the preceding calendar year are assets that produce or are held for the production of passive income;
- b) The stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is traded on an established securities market;
- c) An Entity owned by the Governmental Entity, International Organisation, Central Bank or an entity owned by one or more of the foregoing;
- d) Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, and providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFE shall not qualify for this status if the it functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;

- e) The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution; provided, that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
- f) The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- g) The NFE primarily engages in financing and hedging transactions with or for Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- h) The NFE meets all of the following requirements:
 - (i) It is established and maintained in its country of residence exclusively for religious, charitable, scientific, artistic, cultural, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
 - (ii) It is exempt from income tax in its country of residence;
 - (iii) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - (iv) The applicable laws of the Entity's country of residence or the Entity's formation documents do not permit any income or assets of the Entity to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the Entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the Entity has purchased; and
 - (v) The applicable laws of the Entity's country of residence or the Entity's formation documents require that, upon the Entity's liquidation or dissolution, all of its assets be distributed to a governmental Entity or other non-profit organization, or escheat to the government of the Entity's country of residence or any political subdivision thereof.

****Passive Non-Financial Entity (NFE) - that is, a passive entity that is not a financial institution:**

- Any entity that is not a financial institution and is not an active entity that is not a financial institution or
- An investment entity whose gross income is primarily attributable to investing, reinvesting or trading in financial assets, if the entity is managed by another entity which is a Depository Institution, a Custodial Institution, an Investment Entity, or a Specified Insurance or an investment entity described in Article 7 (4)(1) of the Ordinance on Automatic Exchange of Information in the Field of Taxation, and which is not a government's and/or other jurisdiction's financial institution.

20 a). PASSIVE NFFE/NFE CONTROLLING PERSONS

Please provide below the details of any person who controls a Passive Non-Financial Foreign Institution (NFFE) who is not a US Legal entity, or who is not a tax resident of a CRS country, if that person is a US citizen or resident i.e. a tax resident of one of the CRS states, and confirm all tax resident states and all tax IDs for each person who has control.

By checking this box, it is possible to confirm that the confirmation forms signed by Controlling Persons of the Legal Entity have been attached

	Controlling Person 1	Controlling Person 2	Controlling Person 3	Controlling Person 4
Full name (Name and surname)				
Date of birth (DD/MM/YYYY)				
Place of birth				
Full address (house number, street, city, country, post code)				
Country(s) of tax residence(s) (do not abbreviate)				
Associated TIN(s)				

14. APPLICATION FOR ISSUANCE OF A VISA CLASSIC BUSINESS DEBIT CARD

Designated cardholder 1		Designated cardholder 2	
Name and surname:		Name and surname:	
Taxpayer ID number:	Date of birth:	Taxpayer ID number:	Date of birth:
Mobile phone:		Mobile phone:	
Daily cash withdrawal cap*:		Daily cash withdrawal cap*:	
Daily spending cap*:		Daily spending cap*:	
Delivery of the card to the branch (specify):		Delivery of the card to the branch (specify):	
The PIN delivery address is the same as the head office address: <input type="checkbox"/> YES <input type="checkbox"/> NO		The PIN delivery address is the same as the head office address: <input type="checkbox"/> YES <input type="checkbox"/> NO	
PIN delivery address (street, house number, city, country):		PIN delivery address (street, house number, city, country):	
Signature:		Signature:	

*Daily cash withdrawal cap is set at EUR 600,00, and the daily spending cap is set at EUR 1.400,00.

Declaration

- I confirm that all information and statements made in this form are correct and complete to the best of my knowledge and belief. I confirm the details of each non-resident controlling person have been correctly indicated where applicable.
- I authorize the Bank to provide a copy of this confirmation, any IRS form (W8 or W9) completed and transmitted by me or by any controlling person of the entity, or any other information necessary for establishing my tax status to any competent tax authority, any authority empowered to audit or control the Bank for tax purposes as well as any legal entity belonging to OTP Group at the time of disclosure.
- I agree that any information contained in this confirmation including information on controlling persons and any information regarding his/her current and future financial account(s), including their balance(s) and income revenues transactions, may be reported to:
 - any authority to which the Bank is required to provide tax-related information,
 - any other parties the Bank considers relevant to comply with valid provisions of the Agreement between the Government of the Republic of Croatia and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA (hereinafter referred to as: FATCA) and Act on Administrative Cooperation in Tax Matters and relevant EU regulations (hereinafter referred to as: CRS) and to prevent potential violation of these regulations,
 - any entity to which the Bank decided to entrust all or part of its FATCA and CRS reporting obligations, including any company which belongs to OTP Group at the time of disclosure.
- I agree that I will submit a new confirmation form to the Bank within 90 days if any information in this confirmation form changes or becomes incorrect, including information on controlling persons.
- I will inform each beneficial owner of the entity (current and future) of the requirements to be met under FATCA and CRS regulations. I will guarantee to the Bank that I obtained the express consent of such persons, in compliance with applicable regulations regarding the protection of personal data and/or professional secrecy, so that information concerning them and their (direct or indirect) links with the entity and any relevant information or documentation under FATCA and CRS may be collected and transmitted to the above mentioned authorities and entities. I undertake to provide such consents to the Bank at first demand.

- I confirm to be aware of the General Terms & Conditions of Providing Payment Services to Non-Consumers, which I acknowledge and accept by my signature.
- I confirm that the management have been advised of and consent to the use of their personal data and accept the General Terms & Conditions of Providing Payment Services to Non-Consumers.

I certify that I am the Account Holder (or authorized to sign for the Account Holder) of all the accounts concerned by this form.

I certify that I have capacity to sign for the Legal Entity:

Signature:		First and last name:	
Capacity:	AUTHORIZED REPRESENTATIVE	Date (DD-MM-GGGG)	

REQUEST RECEIPT DATA (to be completed by the Bank)
Request received on:
Branch name:
Employer's first and last name, signature:

Data collected in this Request shall be considered a banking secret and treated by OTP banka d.d. according to the statutory data secrecy obligation.

Personal data collected in this document are mandatory for the Bank to be able to precisely identify and determine your tax status according to valid regulations. The Bank may use these data as well as those collected subsequently for business management purposes, in particular for risk management, incident and fraud prevention, know-your-client purposes and money laundering prevention. Contact details of the client or contact persons (the client selects at least one of the offered communication channels of their own choice) are collected based on the assessment of the Bank's legitimate interest which is in balance with the data subject's rights and freedoms.

Principles and rules of personal data processing are regulated by the Bank's Data Privacy Policy regulates, which is publicly available on the Bank's web site www.otpbanka.hr, as well as in all branch offices of the Bank at the data subject's request. In addition, detailed Information on the Collection of Data and Information on the Collection of Data Not Obtained Directly from the Data are available on the Bank's website and in all branch offices of the Bank.