

## COMMENCEMENT OF A BANKING RELATIONSHIP WITH A CUSTOMER - INDIVIDUAL

### Required Documentation

The submission of all the following documentation (sections 1 to 7) is compulsory for the commencement of a relationship with the Bank. **It is noted that the Bank reserves the right to request additional documentation if required.**

All the following documents must be provided exclusively in person, at the commencement of the relationship.

The documentation / supporting documents must be provided in original form or copies of the originals. Exceptionally, the Identification Certificate must always be delivered in original form.

Documentation issued in a language other than Greek or English must be legally translated into Greek or English. Public documents issued/translated in countries that have acceded to the Hague Convention must be apostilled by the competent foreign authority.

Solemn Declarations/documentation bearing original signature must be provided in original form.

#### 1. Identity Certification

##### Greek Citizens regardless of Place of Residence

	Police Identity Card or
	Valid passport or
	ID card issued for those servicing at the Security Forces or the Armed Forces (valid when the ID card indicates the date of validity)

##### EU Aliens Residing in Greece

	Valid passport or
	Identity card issued by an EU country

##### Non EU Aliens Residing in Greece

	Special Identity Card for Aliens of ethnic Greek Descent or
	Valid passport and valid residence permit

##### EU/Non EU Aliens not residing in Greece

	Valid Passport
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***The Identification Certificates must be original and bear your photograph.***

#### 2. Certification of Income and Tax Identification Number (TIN)

##### Greek Citizens and Foreign Holders of TIN

	Income Tax Return for the current financial year or the preceding one in the case that an income tax declaration form has not yet been submitted or the tax declaration for the current year has not been settled.
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***In the case that the taxpayer has submitted his/her supplementary tax declaration form and no income tax return has***

been issued.

	Form "E1: Income Tax Declaration"
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In the case that the taxpayer is not obliged to submit a tax declaration :

	Solemn Declaration (994) stating that there is no obligation to submit a tax declaration form <b>and</b>
	Certificate of Issuance of a Tax Identification Number or Certificate of a Change in Personal Details

### **Greek Citizens & Aliens with Tax Residence outside Greece**

	Certificate evidencing the TIN or its equivalent
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If the TIN/TIN equivalent is not imprinted on your identification document, e.g. Passport or ID Card, you must provide a public document from the country of establishment (issued by a Public Authority/Embassy/Consulate), stating such TIN/TIN equivalent.

### **3. Confirmation of Address of Main Residence**

#### **Greek Citizens/Aliens residing in Greece**

	Recent utility bill issued by a public or private company, (e.g. Public Power Corporation (DEI), Athens Water Supply and Sewerage Company (EYDAP), Landline Telephone, etc.) – (Document must be issued up to six months prior to its delivery to the Bank) <b>or</b>
	Electronic lease contract submitted to a Tax Authority or Proof of Submission of a Declaration of Information on a Property Lease <b>or</b>
	Certificate of permanent residence, issued by the municipal roll <b>or</b>
	Income Tax Return for the current or the preceding financial year in the case that an income tax declaration form has not yet been submitted or the tax declaration for the current year has not been settled <b>or;</b>
	Latest mobile phone bill

In case of "hosting" or "cohabitation":

	Certificate of address issued in the name of the lessee/owner <b>and</b> Solemn Declaration made by you or other document by which the relationship with the owner of the phone is evidenced.
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In case of a spouse/children, where the bill is issued in the name of one spouse/parent.

	Certificate of address issued in the name of the spouse/parent and certificate which proves the relationship (e.g. marriage certificate, civil union, joint tax return) or a Solemn Declaration made by you.
	Certificate of address issued in the name of the parent, and a Solemn Declaration made by you.

#### **Greeks/Aliens not Residing in Greece**

	Certified public document (from a Public Authority/Embassy/Consulate) issued at your place of residence, which proves the address of your main residence <b>or</b>
	Certified and translated Internal Passport of the Russian Federation <b>or</b>
	Certified and translated Hukou (People's Republic of China)

### **4. Confirmation of Occupation/Current Professional Address and Business Phone Number**

#### **Greeks/Aliens residing in Greece**

Employees:

	Employer's certificate (Document must be issued up to three months prior to its delivery to the Bank) <b>or</b>
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	Proof of latest pay slip (Document must be issued up to three months prior to its delivery to the Bank) <b>or</b>
	Certificate issued by a social security entity (Document must be issued up to six months prior to its delivery to the Bank)

Armed/Public Security Forces:

	Armed/Public Security Forces Identity Card, <b>or</b>
	Proof of latest pay slip

Self-employed professionals:

	Business commencement certificate <b>or</b>
	Professional identity card <b>or</b>
	Certificate issued by a competent Association (e.g. Bar Association, Medical Association) <b>or</b>
	Certificate issued by a social security entity <b>or</b>
	Details of Tax Register (printed from the TAXIS webpage indicating the business activity) <b>or</b>
	Labour ticket ("Ergosimo") <b>or</b>
	Form E3 "Financial Declaration of Business Activity"

**Note:** *the professional address and telephone of self-employed professionals can also be evidenced by the provision of a recent Utility bill/Phone bill, as long as the address indicated in the bill is the same as the seat of the enterprise.*

Farming/Agricultural Businesses:

	Income Tax Return, where the "Main Income" derives from "Agricultural Businesses" <b>or</b>
	Certificate issued by the competent social security entity ( Document must be issued up to six months prior to its delivery to the Bank)

Services without a specific seat

	Solemn Declaration of L.1599 and Labour ticket ("Ergosimo") <b>or</b>
	Solemn Declaration of L. 1599 and Certificate issued by a social security entity (Document must be issued up to six months prior to its delivery to the Bank)

University Student

	Academic Identity Card
	Recent Certificate of Studies

Pensioner

	Last pension payment slip <b>or</b>
	Certificate issued by a social security entity (Document must be issued up to six months prior to its delivery to the Bank)

Unemployed/ Idle,

	A public document, from which the unemployment status must derive (e.g. a valid unemployment card issued by the Manpower Employment Organization) <b>or</b>
	Solemn Declaration of L. 1599 (only in case of absence of any other evidence)

Housekeeping

	Solemn Declaration of L. 1599
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Person living on own means

	Solemn Declaration of L. 1599 and Income Tax Return from which the income must derive either from "Real Estate" or "Dividends, Interest, Rights"
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Note: For Students, Pensioners, Unemployed Persons, persons involved in housekeeping and persons living on own means, the address details are deemed to be the professional address and business phone number.

**Greek Citizens/Aliens not residing in Greece**

	Employer's certificate (for employees) <b>or</b>
	Certificate issued by a social security entity evidencing your professional identity (Document must be issued up to six months prior to its delivery to the Bank) <b>or</b>
	Proof of pay slip bearing the company's seal (Document must be issued up to three months prior to its delivery to the Bank) <b>or</b>
	Recent Certificate of Studies (for students) <b>or</b>
	Public Document (by a Public Authority / Embassy / Consulate) from which your employment status derives.*

\* for Student/Pensioner/Unemployed/Housekeeping Categories

**5. Confirmation of Contact Phone Number (Landline/Mobile)**

**Greek Citizens/Aliens residing or not in Greece**

	Certificate issued by a landline/mobile telephone company <b>or</b>
	Recent Utility Bill issued by a landline/mobile telephone company

In case of "hosting" or "cohabitation":

	Certificate or bill for the phone in the name of the owner and a Solemn Declaration made by you or other document proving your relationship with the owner of the phone
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In case of spouse/children, where the bill is issued in the name of one spouse/parent

	Certificate or bill for the phone issued in the name of spouse/parent and certificate proving the relationship (e.g. marriage certificate/civil union/joint tax declaration)
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In case of family contract, where the bill is issued in another name

	Certificate for the phone (e.g. recent family contract bill) and Solemn Declaration made by you for the phone number you own or certificate proving the relationship (e.g. marriage certificate/civil union/joint tax return)
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In case of pay-as-you-go phone contract, where no bill is issued

	Certificate for the phone (e.g. the pay-as-you-go phone contract) or a Solemn Declaration made by you.
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**6. Confirmation of Tax Residence**

**Greeks/Aliens residing/non residing in Greece**

	Signed self-certification form for individuals (9284) <b>or</b>
	Signed electronic form "Request for the Opening of a Client Relationship" or "Deposit Account Opening and Special Terms of Cooperation" or "Amendment of Customer's Information File" produced by the Bank's central computer system.

If, apart from the Greek tax residence, you also have another tax residence:

Certificate evidencing the TIN or its equivalent
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If the TIN/TIN equivalent is not mentioned in your identification certificate e.g. Passport or Identity Card, you must also provide a public document issued by your country of establishment (issued by a Public Authority/Embassy/Consulate), stating such TIN/TIN equivalent.

### 7. Confirmation of a Tax obligation/reportable person vis-à-vis the USA\*

In the case that you are subject to taxation or/and a <b>reportable</b> person in the US (for example, due to birth, US Citizenship, including also dual citizenship or/and permanent residence in the US or/and holders of an American passport or/and a US Green Card or/and an extended physical presence in the USA**)
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Certificate of tax residency in the US (W9)
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In the case that you declare that you are not subject to taxation or/and a **reportable** person in the US but some of the following US circumstances emerge:

#### Place of birth in the US

Certificate of non-taxation in the US (W-8BEN or a similar valid form) <b>and</b>
Copy of a certificate of renunciation/loss of US citizenship <b>and</b>
Passport/Identity card issued by a country other than the US

#### Residence/Correspondence address in the US

Certificate of non-taxation in the US (Form W-8BEN or a similar valid form) <b>and</b>
Passport/Identity card issued by a country other than the US or certificate of residency by a taxation authority outside the US (tax return stating the address)

#### Contact phone number in the US

Certificate of non-taxation in the US (W-8BEN or a similar applicable form) <b>and</b>
Passport/Identity card issued by a country other than the US or certificate of residency by a taxation authority outside the US (tax return stating the address)

#### Proxy or agent resident in the US

Certificate of non-taxation in the US (W-8BEN or a similar applicable form) <b>or</b>
Passport/Identity card issued by a country other than the US or certificate of residency by a taxation authority outside the US (statement of account mentioning the address)

\* For customers who wish to invest in securities of an American issuer, the submission of a certificate of non-taxation in the US (W-8BEN) is required.

\*\*In general, an extended physical presence in the US means the case where the following two conditions are met:

A) 31 days of presence in the US during the current calendar year **AND**

B) 183 days of presence in the US during the last three years, which are calculated as follows:

All days of the current year + 1/3 of days of the preceding year + 1/6 of days of the immediately preceding year.

### 8. REQUIRED DOCUMENTATION (in case of MINORS)

In case of minors, you have to present **ALL** the following documentation:

	Birth Certificate or certificate of family status by the Municipality or other proof of identity, if applicable (valid identity card or passport).
	In the case that the minor's name does not emerge from the aforementioned documents, a Solemn Declaration of L. 1599/1986 made by the parent to the Bank, is required, stating his/her full details of identity (ID or passport, residence address, etc.) and having the following content: "Exercising together with .....* the parental care of the minor, to whom the birth certificate no. .... that is presented to you, refers, I hereby declare that the name given to our minor child is .....". In the case that the parental responsibility/care is exercised by one parent or the minor is under guardianship, the wording of the solemn declaration shall be as follows: "Exercising the parental responsibility/care of the minor, to whom refers the birth certificate no. .... that is presented to you, refers, I hereby declare that the name given to the minor child is .....". * please specify the name of the other parent
	A recent certificate of residence for the parent exercising the parental care.
	In the case that the parental care has been assigned to one parent or to a guardian by virtue of a court decision, the relevant decision must also be delivered.

### 9. Required Documentation for (a) asylum seekers (b) consumers without a residence permit the deportation of whom is impossible for legal or factual reasons

	Valid International Protection Applicant's Card granted by the Asylum Service of the Ministry of Migration (full registration) <b>and</b>
	Signed form "Solemn Declaration on non-Keeping a Payments Account in another Bank" (9856) <b>and</b>
	Original certificate issued by a public official or a representative of an International Organization or an NGO dealing with international protection, migration and social integration issues, from which the residence address and telephone number are proved.

If you have a personal phone number / address, you must deliver the documents mentioned in section 3. Confirmation of Address of Main Residence, and 5. Confirmation of Contact Phone Number (Landline/Mobile)

In the case that you have an employment:

	Certificate from employer / pay-slip and proof of TIN <b>or</b>
	Business commencement certificate <b>or</b>
	Professional identity card <b>or</b>
	Certificate issued by a competent Association (e.g. Bar Association, Medical Association) <b>or</b>
	Certificate issued by a social security entity <b>or</b>
	Details of Tax Register (printed from the TAXIS webpage indicating the business activity) <b>or</b>
	Labour ticket ("Ergosimo") <b>or</b>
	Form E3 "Financial Declaration of Business Activity"

If you are a TIN holder, you must deliver the documents mentioned in section 2. Certification of Income and Tax Identification Number (TIN)