Customer declaration
Private customer

☐ Check box if the account holder is a minor and if the consent of a guardian is required under the Guardianship Act.

In order for you to establish a customer relationship with Handelsbanken and for us to fulfill regulatory requirements we need to gather information about you as a customer and how you plan to use our products and services. For more information please see our Privacy Policy.

I. Personal data and economic situation

Name, address	National ID number/D-number	Date of birth	Gender
	Country of birth		
	Citizenship	Citizenship 2 (if dual)	
	E-mail	Phone number	

Employment situation

☐ Full-time employment ☐ Part-time employment ☐ Self-employed ☐ Retired ☐ Board member, elected, trustee, or similar

☐ Student or pupil ☐ Unemployed

Source of funds

Do you expect to receive funds from any of the following recurring sources into your account in Handelsbanken?

☐ Salary	Yearly amount in NOK
☐ Inheritance	Yearly amount in NOK
☐ Gifts	Yearly amount in NOK
☐ Pension	Yearly amount in NOK
☐ Transfer from own account	Yearly amount in NOK
☐ Student loan, scholarship	Yearly amount in NOK
☐ Loan	Yearly amount in NOK
☐ Sale of goods/services	Yearly amount in NOK

II. Which banking services do you see yourself using?

Do you have a customer relationship with Handelsbanken in any of the following countries?

☐ Sweden ☐ Luxembourg

☐ United Kingdom ☐ I am not a customer with Handelsbanken in any other countries

☐ the Netherlands

Which cards and accounts do you expect to acquire/do you have today in Handelsbanken?

☐ Checking account ☐ Escrow account ☐ None of the above

☐ Savings account ☐ Debet card

☐ BSU ☐ Credit card

Which type of loans do you expect to acquire/do you have today in Handelsbanken?

☐ Mortgage loan ☐ None of the above

☐ Home equity line of credit

☐ Car loan

Which savings and investment products loans do you expect to acquire/do you have today in Handelsbanken?

☐ Mutual funds ☐ Retirement savings fund

☐ Stocks ☐ Wealth advisory services

☐ Other financial instruments ☐ None of the above

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III. Intended use of account

Will your customer relationship be used for the benefit of someone other than yourself?

Are there any beneficial owners in addition to yourself, i.e. will you make transactions and/or will you trade/invest on behalf of others? Spouses with joint right of disposition on the account or parents with right of disposition on the children's account by virtue of being guardians are not normally considered beneficial owners.

☐ Yes ☐ No If yes: Please state the full name of the beneficial owner

Cash handling/services

Will you deposit cash into your Handelsbanken account?

☐ Yes ☐ No If yes: How much cash in NOK do you plan to deposit into your account annually?

How many times a year do you plan to deposit cash into your account?

What is the source of the money you will be depositing?

☐ Gifts ☐ Odd jobs ☐ Sale of goods/assets ☐ Income from sole proprietorship

Will you withdraw cash from your Handelsbanken account?

☐ Yes ☐ No If yes: How much cash in NOK do you plan to withdraw from your account annually?

How many times a year do you plan to withdraw cash from your account?

What is the purpose of the money you will be withdrawing?

☐ Daily expenses ☐ Travel ☐ Gifts ☐ Charity ☐ Cash in reserve

International transfers

Will you be sending funds abroad from your Handelsbanken account?

☐ Yes ☐ No If yes: Which country or countries do you plan to transfer funds to?

Annual amount in NOK per country

Number of yearly transfers per country

What is the purpose of the money you will be sending?

☐ Transfer to own accounts ☐ Gifts ☐ Student loan/scholarship

☐ Daily expenses ☐ Housing costs/purchase of real estate ☐ Purchase of goods/assets

☐ Financial support to family ☐ Investments in stocks or other financial instruments ☐ Inheritance

Will you be receiving funds from abroad to your Handelsbanken account?

☐ Yes ☐ No If yes: Which country or countries do you plan on receiving funds from?

Annual amount in NOK per country

Number of yearly transfers per country

What is the source of the money you will be receiving?

☐ Salary, pension, social security ☐ Gifts ☐ Student loan/scholarship

☐ Returns/dividends ☐ Rental income/sale of real estate ☐ Sale of goods/assets

☐ Financial support from family ☐ Sale of securities or other investments ☐ Inheritance

Virtual assets

Will you invest in virtual assets with your Handelsbanken account?

☐ Yes ☐ No If yes: How much money in NOK do you plan to invest in virtual assets annually?

Through how many transactions do you plan on investing the amount?

Will you be receiving money to your account from virtual asset sales? ☐ Yes ☐ No

Do you intend to use a cryptocurrency exchange located outside of Norway? ☐ Yes ☐ No

IV. Politically exposed person

Do you hold, or have you held, a high level position or function characterized as a politically exposed person (PEP)?

☐ Yes ☐ No If yes: What position or office? **1**)

Termination date, if the office or position has come to an end:

Are you a member of the immediate family of a person who holds, or has held, a position or role as a politically exposed person (PEP)?

☐ Yes ☐ No If yes: Please, state the following information about the PEP:

Name

Date of birth

Country of residence

Residential address

Your relation to the PEP **2)**

Position or role that confers politically exposed person (PEP) status for the person you have a relation to **1)**

Country the position/role is/was associated with

Termination date, if the office or position has come to an end

Are you a close associate of a person who holds, or has held, a position or role as a politically exposed person (PEP)?

☐ Yes ☐ No If yes: Please, state the following information about the PEP:

Name

Date of birth

Country of residence

Residential address

Your relation to the PEP **3)**

Position or role that confers politically exposed person (PEP) status for the person you have a relation to **1)**

Country the position/role is/was associated with

Termination date, if the office or position has come to an end

V. Tax residence

Norway has entered into agreements with a number of countries concerning the automatic exchange of tax information (FATCA and CRS). These agreements require the bank to collect a self-certification declaration stating where the account holder is tax resident and rep ort the account information to the Norwegian Tax Administration. The Norwegian Tax Administration will forward this information to the local tax authorities in the account holder's country of residence. If the account holder is resident for tax purposes in a country other than Norway, the foreign identity nu mber of the account holder must be obtained. If a self-certification declaration cannot be obtained, an account cannot be opened or maintained for the account holder. If in doubt about where you are resident for tax purposes, contact a tax adviser or the local tax office.

Which countries are you tax resident in?
Please state below all countries in which you are tax resident (including Norway). If you are in doubt about how tax liability is determined, contact a tax advisor or the local tax office.
NB! If you are a U.S. citizen, you are a tax resident of the United States (including persons with dual citizenship).

Are you tax resident in Norway?

☐ Yes ☐ No

Are you tax resident of the USA, a U.S. citizen or born in the USA?

☐ Yes ☐ No If yes: Please state your U.S. taxpayer identification number (TIN)

Are you tax resident in other countries?

☐ Yes ☐ No If yes: State country:

Please state your taxpayer identification number (TIN)

VI. Confirmation/signature

I hereby confirm that the information provided in this self-declaration is accurate, and I will provide Handelsbanken with the information and documentation necessary for Handelsbanken to comply with its obligations under the Tax Administration Act and the Anti-Money-Laundering Act. I understand that the information may be used for reporting purposes in accordance with any applicable regulations. If there are any changes to the information, I will contact Handelsbanken as soon as possible, and no later than within 30 days, to update the self-declaration.

Place, date	**Signature**

Guidelines and definitions

1) Politically exposed person (PEP)
A politically exposed person (PEP) is a natural person who holds or has held a position or an office as:
I. head of state, head of government, minister or assistant minister,
II. member of the National Assembly,
III. member of the decision-making body of a political party,
IV. member of high-level judicial body that adopts decisions that cannot be appealed or can be appealed only in exceptional cases,
V. member of the board of the office of the auditor general, court of auditors or central bank,
VI. ambassador, chargé d'affaire or high ranking military officer in the armed forces,
VII. member of the administrative, management or supervisory bodies of state-owned enterprises,
VIII. director, board member or holder of other senior position in international organisations.

2) Immediate family member
An immediate family member means:
Parents, spouse, civil partner, cohabitant and children. It is also children, their spouses, their civil partners or their cohabitants.

3) Known close associate
A known close associate means a natural person known to:
I. be a beneficial owner of a legal entity, association or foreign legal entity in collaboration with a politically exposed person (PEP)
II. have close business connections to a politically exposed person (PEP)
III. be the only beneficial owner of a legal entity, association or foreign legal arrangement that in reality has been established to benefit a politically exposed person (PEP).

Beneficial owner of a natural person/private customer
A beneficial owner means a natural person who ultimately has direct or indirect deciding influence over the funds on the account.

CRS
CRS is the abbreviation of "Common Reporting Standard" as adopted by the OECD (Organisation for Economic Co-operation and Development), an international legal framework for tax authorities in the various countries to exchange information. An official test of count rie s that have signed the CRS is published on the OECD website:
http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/ under "List of CRS MCAA signatories".

FATCA
FATCA is the abbreviation of "Foreign Account Tax Compliance Act" which is a US law aimed at identifying US persons or entities with financial assets outside the United States.
A list of all countries that have entered into agreements of this nature can be found on the US Department of the Treasury website: (https:// home.treasury.gov/policy issues/tax policy/foreign account tax compliance act)

Tax resident
You are considered to be tax resident if you have a permanent and strong link with the country and are liable for taxation to that country. In the case of extended stays in another country you may be considered to be resident for tax purposes in that country. For further information , please see the bank's website and the Norwegian Tax Administration's information pages (https://www.skatteetaten.no/bedrift-og-organisasjon/rapportering-og-bransjer/tredjepartsopplysninger/bank-finans-og-forsikring/om-crs-og-fatca/informasjon-til-kunder/personer). You may be tax resident in multiple countries.
You are as a general rule tax resident in the United States if you hold a valid residence permit or work permit.
In the event of doubt about where you are tax resident, contact a tax adviser or the local tax office.

Taxpayer Identification Number (TIN)
A taxpayer identification number (TIN or the equivalent) is a unique number allocated to persons and entities by the tax authorities for identification purposes. Not all countries issue TINs, some have other forms of numbers for identification. In the case of individuals, their taxpayer identification number will normally be their Personal Identity Number.
Detailed information on the taxpayer identification numbers of various countries can be found on the OECD website.

US citizen
If you are a US citizen, you will be regarded as tax resident in the United States (including persons with dual nationality).
If you were born in the United States, you are a US citizen unless you have actively relinquished your citizenship.