

# Customer Declaration Legal Entity corporate customer

The questions/information below must be answered/provided in order for the bank to comply with its obligations under regulatory requirements. All information will be treated confidentially and in accordance with the Personal Data Protection Act.

I. Information on the business			
Name/Company Name		Organisation number	Foreign organisation number (for businesses registered outside of Norway) <sup>1</sup>
Business address		Business structure (ENK, AS, foundation, foreign branch, association, etc.)	
P.O. Box	Postal code	City	Country of registration   E-mail
<small><sup>1</sup> The foreign organisation number should only be filled out if the business is registered in a country other than Norway.</small>			
Contact person's name and address		Contact person's National ID number/D-number	
		Position/Role	
		Mobile number	E-mail
Date of incorporation: Business code: Sector code: Website: Expected annual revenue for the business in NOK: Number of employees: Are more than 50% of the income/assets of the company passive income? <input type="checkbox"/> No <input type="checkbox"/> Yes <i>See the guidelines and definitions.</i> Does the company use an auditor? <input type="checkbox"/> No <input type="checkbox"/> Yes			
II. Purpose of the customer relationship and planned activities (check the purpose(s) that applies (apply))			
<b>Are individuals who act on behalf of the company, or who have access to the account, individuals who either hold or have held a position or role defined as a Politically Exposed Person (PEP)? This also applies to close family members or known associates of a PEP.</b> <i>See the guidelines and definitions.</i> <input type="checkbox"/> No <input type="checkbox"/> Yes <b>If yes:</b> Name: Relationship (Is a PEP, close family member of a PEP, known associate of a PEP): Position or role: End date, if the position or role has ended:			
<b>Is Handelsbanken the main banking partner?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes <b>If no,</b> what is the reason the company uses other banks?			
<b>Does the company have accounts in Handelsbanken in other countries?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes <b>If yes,</b> specify the countries:			
<b>Main business and description of operations (what does the company do?) Provide a detailed description of the company's activities.</b> <i>Briefly describe the industry the company operates in. The description should give a holistic overview of the company's operations and purpose:</i>			
<b>What services and/or products does the company provide (main source of income)? Describe below:</b>			

**Does the company operate outside of Norway, either directly or through a branch or subsidiary?**

With operation, it also includes partners, production activities, branches, etc. If yes, please provide the following information about the company's operations abroad: (1) In which country/countries does/do the company operate, and (2) What is the purpose of the operations in the specified countries.

No  Yes If yes:

Country:

The purpose of the foreign operations:

**Does the company have significant customers that each represent more than 10% of annual revenue?**

No  Yes If yes:

Country:

Name of customer(s):

**Does the company have significant suppliers that each represent more than 10% of annual expenditure?**

No  Yes If yes:

Country:

Name of supplier(s):

**Does the company have a parent company? The ultimate parent company is defined as the highest parent company in the group.**

No  Yes If yes:

Country where the ultimate parent company is registered:

Name and organisation number of the ultimate parent company:

(Name and organisation number or equivalent foreign number of the ultimate parent company in the group structure)

**Is the company a charitable or nonprofit organisation?**

No  Yes If yes, registers in:

The Volunteer register

The Fundraising control

None of the above

**Is the company registered with a supervisory authority?**

No  Yes If yes:

Supervisory authority:

Country:

If supervised, which licence does the company hold?

**Does the company engage in any of the following types of business?**

Licensed financial institution

Loan brokerage institution

Miner or provider of exchange and storage services for virtual currency

Bank or credit institution

Securities firm

Cash handling as a service (Cash in Transit)

Payment institution and others authorized to provide payment services

Manager of alternative investment funds (AIF)

E-money institution

Agents of foreign payment institutions

Insurance company

Investment management company

Foreign trust or trustee of a foreign trust

Companies engaged in insurance brokerage, excluding reinsurance brokerage

Central securities depositories (CSD)

None of these

Provider of gambling or gaming services

**International sanctions and export control**

Does the company produce, import, or export goods or services that may be subject to sanctions and/or export control regulations, and/or does it engage in direct or indirect trade with countries that are subject to sanctions?

No  Yes If yes:

We confirm that we have implemented specific risk-reducing measures to manage potential sanctions and export control risks.

No  Yes

We confirm that we have control over the origin of imported goods (including HS codes), the end user (if applicable) of exported goods (including HS codes), and that neither the import nor the export violates sanctions regulations or import/export restrictions.

No  Yes

**Which products and services are relevant for the customer relationship?**

Current account

Cash pool/Group account

Loans/credit

Saving account

Deposit account

Trade Finance

Debit card

Fund

Guarantees

Credit card

Stock

None of these

Client account

Other financial instruments

**Will the company transfer securities to or from Handelsbanken?**

No  Yes If yes:

Expected volume in NOK:

Purpose:

**Will the company trade in securities (excluding funds), currency, or other financial instruments, and/or engage in hedging transactions for such products?**

No  Yes If yes:

Please provide the company's LEI number (not required if the company only will trade in funds):

*LEI is a global standard for identifying companies. All businesses that will trade such products must have an LEI number (Legal Entity Identifier).*

**Will the company trade in virtual assets with payments to/from an account in Handelsbanken, or does the company own virtual assets?**

No  Yes If yes:

What is the purpose of owning or trading in virtual assets? *Please specify whether it is for investment, speculation/trading, payment for goods and services, or another purpose, and if so, what that purpose is.*

How much does the company currently own in virtual assets (in NOK)?

How much does the company plan to purchase in virtual assets annually (in NOK)?

Expected number of virtual asset purchases annually:

How much does the company plan to sell in virtual assets annually (in NOK)?

Expected number of virtual asset sales annually:

Does the company use foreign exchange for trading virtual currency?  No  Yes

**Is it likely that the company will make payments to foreign countries?**

No  Yes If yes:

Country:

Expected number of transactions:

Expected annual amount:

Purpose of the payments and the names of the five largest counterparties:

**Is it likely that the company will receive payments from foreign countries?**

No  Yes If yes:

Country:

Expected number of transactions:

Expected annual amount:

Purpose of the payments and the names of the five largest counterparties:

**Will the company make cash withdrawals?**

No  Yes If yes:

Expected withdrawal amount in NOK per year:

Expected number of transactions:

Purpose of the withdrawal:

*Provide a detailed explanation of what the cash will be used for. If the bank does not receive satisfactory information, the company may be contacted.*

**Is it likely that the business will have deposits in cash via a deposit machine, till or night safe?**

No  Yes If yes:

Expected deposit amount in NOK per year:

Expected number of transactions:

The source of the funds:

*Provide a detailed explanation of the origin of the cash. If the bank does not receive satisfactory information, the company may be contacted.*

**The origin of the funds** (applies to current and future deposits)

- |   |                     |          |
|---|---------------------|----------|
| <input type="checkbox"/> Business operations                                      | Approximate amount: | Comment: |
| <input type="checkbox"/> Return on investments                                    | Approximate amount: | Comment: |
| <input type="checkbox"/> Loans  | Approximate amount: | Comment: |
| <input type="checkbox"/> Rental income  | Approximate amount: | Comment: |
| <input type="checkbox"/> Deposits/loans from owners                               | Approximate amount: | Comment: |
| <input type="checkbox"/> Profit or earned capital                                 | Approximate amount: | Comment: |
| <input type="checkbox"/> Public grants  | Approximate amount: | Comment: |
| <input type="checkbox"/> Equity capital contributions/issue premium/share capital | Approximate amount: | Comment: |
| <input type="checkbox"/> Group contributions                                      | Approximate amount: | Comment: |
| <input type="checkbox"/> Sale of assets   | Approximate amount: | Comment: |
| <input type="checkbox"/> Gift/donation  | Approximate amount: | Comment: |
| <input type="checkbox"/> Other, specify:  | Approximate amount: | Comment: |

**Other relevant information**

**III. Ownership structure and owners/beneficial owners**

If the customer is a company with shares listed on a regulated market in an EEA member state, or is subject to equivalent disclosure requirements as those applicable to listings on a regulated market in an EEA member state, or is a majority-owned subsidiary of such a company, proceed to section IV. Tax Reporting. (See further explanation of the exemption here in the guidelines and definitions "Exemption for beneficial owners in listed companies and similar")

Explain the ownership structure on a separate sheet.

**Are there individuals, alone or together with close family members, who ultimately own/control more than 25% of the assets or votes in the company?** Please refer to the more precise definition of beneficial owner for businesses in the guidelines and definitions.

- No  Yes

Name, address	National ID number/D-number	Date of birth	Citizenship
	Country of birth		Ownership share/controlling share in percent
	Mobile number	E-mail	

**Is the beneficial owner a person who holds or has held a position or office defined as a Politically Exposed Person (PEP), or a close family member of a PEP, or a known associate of a PEP?** Please refer to the guidelines and definitions.

- No  Yes If **yes**, explain which public office or position this concerns, and the relationship the beneficial owner has to the individual.

Office or position that qualifies as a Politically Exposed Person (PEP):

Relationship (the beneficial owner is a PEP, a member of the immediate family of a PEP, known close associate of a PEP):

End date, if the or position office has ended:

*Tax resident in other countries - The self-declaration should only be filled out on behalf of beneficial owners where the account holder primarily has passive income/wealth. Note: If the beneficial owner is a U.S. citizen, he/she are considered tax resident in the U.S. (including individuals with dual citizenship).*

**Is the beneficial owner a tax resident of the USA or a US citizen?**

- No  Yes If **yes**, specify the U.S. taxpayer identification number (TIN):

If no TIN, specify the reason:

**Is the beneficial owner a tax resident in other countries?**

- No  Yes If **yes**, specify which country/countries:

If **yes**, specify the taxpayer identification number (TIN/National ID number/equivalent):

If no TIN, specify the reason:

**If the beneficial owner is a tax resident in several countries:**

#### IV. Tax reporting

Norway has entered into agreements with several other countries regarding mutual tax reporting (CRS and FATCA). These agreements oblige the bank to collect and report information on where the account holder is tax resident to the Norwegian tax authorities. The bank is required to obtain a self-declaration on where the account holder is tax resident. If the account holder is tax resident in a country other than Norway, a foreign identification number must be collected. If the self-declaration cannot be obtained, the account relationship should not be established or continued for the account holder. If there are questions about where the company is tax resident, please contact a tax advisor or the local tax office.

##### Specify all countries where the account holder is a tax resident:

If a country other than Norway, the taxpayer identification number (TIN or equivalent) must be specified.

Tax resident in Norge	<input type="checkbox"/> No <input type="checkbox"/> Yes	
Tax resident in	Taxpayer identification No. (TIN or the equivalent)	If business has no TIN, specify reason
Tax resident in	Taxpayer identification No. (TIN or the equivalent)	If business has no TIN, specify reason
Tax resident in	Taxpayer identification No. (TIN or the equivalent)	If business has no TIN, specify reason

If the account holder is a tax resident in a country that is not on the list of countries that have joined CRS and/or FATCA, please contact the bank.

##### Is the company a US legal entity or association, or a tax resident in the USA?

No  Yes If **yes**, specify the taxpayer identification number (TIN):  
If no TIN, specify the reason:

##### Is the company one or more of the following?

- A publicly listed company and/or majority-owned by a publicly listed company? A company whose shares are regularly traded on an established securities market, or the company is an affiliated entity of such a company?  
Country:  
Stock exchange:  
ISIN number:  
*The ISIN number is an international code for financial instruments as shares and funds that are listed on a stock exchange. ISIN stands for International Securities Identification Number.*  
Majority owner's organisation number:  
Majority owner's business name:
- A public sector entity, an international organisation or a central bank
- A company that is a tax resident in the United States and is one of the following:  
An organisation that is exempt from US tax liability, a US bank, a real estate investment trust, a regulated investment company or an entity registered with the US Securities Exchange Commission, a common trust fund, a trust exempted from US tax liability or a charitable trust or a registered securities broker.
- None of the above

##### Is the account holder a financial institution offering services within banking, finance, insurance, securities, mutual funds or the equivalent?

- No  Yes If **yes**, reply to the following questions
- A  The account holder is a financial institution subject to a licensing requirement, for example a depository institution, custodial institution, specified insurance company, or investment entity (which is subject to a licensing requirement or is professionally managed by another financial institution, for example independent mutual funds)  
State the Global Intermediary Identification Number (GIIN)  
In the absence of a GIIN, please confirm that the account holder is a participating financial institution as defined in the Foreign Account Tax Compliance Act (FATCA).  
 Yes  No If **no**, please contact the bank
- B  Other  
*In the case of option B, please contact the bank. In the case of option A, go to section V (signature)*

#### V. Confirmation/Signature on behalf of the legal entity

I confirm that the information provided is correct and complete. I commit to inform the bank of any changes.

Place, date	Name of authorised signatory
Signature(s) of person(s) who is/are authorised to sign on behalf of the company, such as the CEO or others who have power of attorney/signatory rights according to the certificate of incorporation.	

## Guidelines and definitions (legal entity)

### Politically Exposed Person (PEP)

A politically exposed person (PEP) is a natural person who:

1. holds or has held a position or an office as:
  - 1.1 head of state, head of government, Minister or assistant minister,
  - 1.2 member of the National Assembly,
  - 1.3 member of the decision-making of a political party,
  - 1.4 member of high-level judicial body that adopts decisions that cannot be appealed or can be appealed only in exceptional cases,
  - 1.5 member of the board of the office of the auditor general, court of auditors or central bank,
  - 1.6 ambassador, chargé d'affaire or high-ranking military officer in the armed forces,
  - 1.7 member of the administrative, management or supervisory bodies of state-owned enterprises,
  - 1.8 director, board member or holder of other senior position in international organisations.

### Immediate family member

An immediate family member means:

Parents, spouse, civil partner, cohabitant and children and their spouses, civil partners or cohabitants.

### Known close associate

A known close associate means a natural person known to:

1. be a beneficial owner of a legal entity, association or foreign legal entity in collaboration with a politically exposed person (PEP)
2. have close business connections to a politically exposed person (PEP)
3. 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 where the customer is not a personal customer (not a natural person)

A beneficial owner essentially means a natural person who ultimately owns or controls the customer, or whom a transaction or activity is conducted on behalf of. In the following, definitions are provided of situations in which a natural person will be regarded as a beneficial owner of customers who are not natural persons (e.g. where the company is a limited company or foundation. Note that foundations and foreign trusts are detailed in separate sections below in which their beneficial owners are defined).

**Beneficial owners where the customer is not a natural person** (where the customer is a legal entity or association, but not a foundation of foreign trust):

A natural person is a beneficial owner if the natural person alone or in combination with immediate family members:

- a) Owns more than 25 per cent of the ownership shares of the customer
- b) As a consequence of the ownership of shares, units or membership controls more than 25 per cent of the total number of votes in the customer
- c) Has a right to nominate or remove more than half of the customer's board members or equivalent
- d) As a consequence of an agreement with owners, members, the customer, the articles of association or the equivalent is able to exercise control as defined in letters a, b or c above
- e) Exercises control over the customer by some other means

If one or more natural persons by controlling one or more legal entities, foundations, foreign legal arrangements or other associations exercise control over another legal entity or association in ways defined in a) to e) above, the natural person or persons shall also be deemed to exercise control over the latter legal entity or association. (Explanation: beneficial owner through indirect influence – a natural person is for example considered to be a beneficial owner if he/she is a beneficial owner of an enterprise and this enterprise itself has control over the customer equivalent to that of a beneficial owner: natural person A, for example, owns over 25 per cent of the shares of company X, and company X owns over 25 per cent of the shares of company Y. Natural person A will then be a beneficial owner of company Y, because company X has the same control as a beneficial owner – see letter a) “ownership shares” – over company Y).

### Exemption for beneficial owners of listed companies

The requirement to identify beneficial owners for companies listed on a regulated exchange within the EU/EEA does not apply (Oslo Børs and Oslo Axxess in Norway meet the requirements for regulated markets). The exemption also applies for majority-owned subsidiaries of listed companies.

### Beneficial owners where the customer is a foundation:

Beneficial owners of foundations are regarded as the following:

- a) If a natural person is a board member or chief executive officer of the foundation, that person is a beneficial owner.
- b) If a natural person is expressly designated to appoint a majority of the board members of the foundation, that person is a beneficial owner. If a legal entity is expressly designated to appoint a majority of the board members of the foundation, the beneficial owners of the legal entity will also be beneficial owners of the foundation.
- c) If a natural person has endowed the foundation with capital, that person is a beneficial owner. If parties other than natural persons have endowed the foundation with capital, beneficial owners of the donor are also beneficial owners of the foundation.
- d) If a natural person has been granted special rights pursuant to Section 9 first paragraph letter d of the Foundations Act (special rights), that person is the beneficial owner. If parties other than natural persons are granted special rights pursuant to Section 9 first paragraph letter d of the Foundations Act, beneficial owners of the party granted special rights are also beneficial owners of the foundation.
- e) If a natural person is expressly designated as a beneficiary, that person is a beneficial owner. If parties other than natural persons are expressly designated as beneficiaries, beneficial owners of the beneficiary are also beneficial owners of the foundation.

### Beneficial owners where the customer is a foreign trust or similar legal arrangement

The following are regarded as beneficial owners of a trust or similar legal arrangement:

- a) settlor
- b) trustee
- c) protector
- d) beneficiary or, if individual beneficiaries can as yet not be identified, the circle of beneficiaries who have a primary interest in the establishment or management of the trust or the similar legal arrangement
- e) any other natural person who through direct or indirect ownership or in other ways exercises control over the trust or the similar legal arrangement

### CRS

CRS is an 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 countries 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

A FATCA jurisdiction is a foreign state that has entered into an agreement with the United States to exchange information in accordance with the Foreign Account Tax Compliance Act. Norway is a signatory of an agreement of this nature. A list of all FATCA countries can be found on the US Department of the Treasury website:

(<https://home.treasury.gov/policy-issues/fatca-policy/foreign-account-tax-compliance-act>)

“Non-participating financial institutions” as defined in FATCA must be identified. A non-participating financial institution is a financial institution that is not considered by the US tax authorities to be in compliance with FATCA. Entities considered to be financial institutions follow from US domestic law. Non-participating financial institutions comprise:

- financial institutions domiciled in countries that have not concluded a FATCA agreement with the United States and that have not concluded an FFI agreement with US tax authorities
- financial institutions domiciled in countries that have concluded FATCA agreements with the United States, where the US tax authorities are of the view that they are not in compliance with their obligations

See also Section 7-3-2 i of the Norwegian Tax Administration Regulations.

Source: Guidelines on international reporting (CRS / FATCA) can be found on the Norwegian Tax Administration's website: (<https://www.skatteetaten.no/bedrift-og-organisasjon/rapportering-og-bransjer/tredjepartsopplysninger/bank-finans-og-forsikring/om-crs-og-fatca/rettledning/>)

**Tax resident**

Businesses are considered to be tax resident in those countries to which they have tax liability under the domestic laws of the relevant country by virtue of location of management, incorporation, registration etc. A business may be tax resident in multiple countries. Beneficial owners are tax resident in the United States if they hold valid residence permits or work permits. In the event of doubt about where the business/beneficial owner is 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. In the case of persons, 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.

**GIIN**

GIIN is the global identification number allotted to non-US financial institutions by the US tax authorities upon registration with the IRS (Internal Revenue Service). GIIN is an abbreviation of Global Intermediary Identification Number. The same GIIN is used for both CRS and FACTA reporting purposes.

**US legal person or association**

Business established or organised in the United States.

**US citizen**

If the beneficial owner is a US citizen, he/she will be regarded as tax resident in the United States (including persons with dual nationality). A beneficial owner born in the United States will be considered to be a US citizen unless the person has actively relinquished his/her citizenship.

**Largely passive income/assets**

Passive income will typically be interest, dividends and other capital income. It may also include rental income, royalties, payments on life assurance policies, some types of income from other insurance policies, profit on the sale of assets leading to passive earnings, foreign exchange gains and gains on derivatives. Rental income deriving from active work performed by employees (for example, where the entity has employees) is generally not considered to be passive income. Largely should be understood as meaning that the proportion of gross income deriving from passive income amounts to 50 per cent or more, or the proportion of assets in capital investments generating passive income amounts to 50 per cent or more. See skatteetaten.no for a detailed definition and explanation.