

UNIBank AD Skopje

Branch _____

Remark: _____

Client ID number _____

(Completed by a Bank official)

APPLICATION/REQUEST
for client registration (legal entity)

Date of completion: _____

1. GENERAL CLIENT DATA			
Resident			
Non-resident			
Full title			
Short title			
Tax number			
Company ID No.			
The country under whose laws the company was registered			
Completed by residents		Completed by non-resident	
Address in RM		Address in domicile country	
City		City	
Country		Country	
Telephone in RM		Telephone in the domicile country	
Fax in RM		Fax in the domicile country	
No. of act from the relevant entry in the register of the non-resident legal entity. In absence of such number, state the date of issuing the act – if such registry exists in the country of registration,			
Date of entry in the Register (date of founding of the company)			
Decision from special registration institution for granting permission for conducting certain activities or license - exchange operations, leasing, games of chance, insurance, fast money transfer) – if the activity of the legal entity requires special permit/license, according to the valid legal regulations.		1. yes (fill-in cells 1 and 2 below) 2. no (continue to 3)	
1. Issuing authority of the document / Title of the institution			
2. Date of issuing of the decision / permit			
3. Main activity: _____ Main income code: _____			
4. Type of business entity: _____			
5. Size of company/legal entity		1. Micro 2. Small 3. Medium 4. Large (Please read the additional explanation stated below in order to mark correctly)	

Number of employees (current condition)*			
2. OTHER CLIENT DATA			
Legal entity (on whose behalf the application is fulfilled) owns a share equal to or greater than 20% of other legal entities as follows	Name of the legal entity	Tax No/Company's ID Number	Note
Legal entity (on whose behalf the application if fulfilled) participates in the management bodies at other legal entities as follows:	Name of the legal entity	Tax No/Company's ID Number	Note
E-mail address			
Web page*			
Bank products / services used	1. Transactional account 5. Deposits 2. FX account 6. E-banking 3. Payment cards 7. Letter of credit 4. Loan 8. Guarantee 9. Safe – deposit box 10. Other reasons for the purpose and intention of the business relation _____		
Expected annual turnover on the account with the Bank (denominated in EUR)	1. Up to EUR 500.000 2. From EUR 500.000 to 2.000.000 3. From EUR 2.000.000 to 5.000.000 4. Over EUR 5.000.000 *in accordance with the results from the analyses of the established business relation with the client, the Bank retains the right additionally to request financial reports for the operations of the legal entity.		
Expected business relationships with clients from the following countries:	1. Macedonia (807) 9. Turkmenistan (795) 2. USA (840) 10. Bahamas (044) 3. Canada (124) 11. Bermuda (060) 4. EU _____ 12. Gibraltar (292) 5. Australia (036) 13. Cayman Islands (136) 6. Iran (364) 14. British Virgin Islands (092) 7. Pakistan (586) 15. Panama (591) 8. Uzbekistan (860) 16. China (156) 17. Other _____		
Founders/Owners (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Founders/Owners (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Founders/Owners (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Founders/Owners (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Legal representative (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	

Legal representative (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Legal representative (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Person authorized (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Person authorized (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Person authorized (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Person authorized (name and surname)			
Personal ID No.		Address	
ID/Passport No.		Issuing authority	
Contact person (name and surname)			

3. CLIENT'S CONCURRENCE:

Additional explanation (size of company/legal entity):

1. Micro enterprise shall be the enterprise that met the following two criteria in each of the previous two accounting years i.e. in the first year of its operation:

- The average number of employees, based on working hours was up to 10 employees, and
- The gross income made by the enterprise from any source was not over 50.000 denominated in MKD

2. Small enterprise shall be the enterprise that met at least two of the following three criteria in the each of the previous two accounting years:

- The average number of employees based on working hours was up to 50.
- The annual income was less than EUR 2.000.000 denominated in MKD or the total turnover was less than EUR 2.000.000 denominated in MKD, or
- The average value (in the beginning and in the end of the accounting year) of the total assets was less then EUR 2.000.000 denominated in MKD

3. Medium enterprise shall be the enterprise that met the first criterion and at least one of the following two criteria in each of the previous two accounting years i.e. in the first year of its operation:

- The average number of employees based on working hours was up to 250 employees
- The annual income was less than EUR 10.000.000 denominated in MKD, or
- The average value (in the beginning and in the end of the accounting year) of the total assets was less then EUR 11.000.000 denominated in MKD

Enterprises that are not classified as small and medium enterprises shall obtain the status of **large enterprises**. If enterprises from points 2 and 3 not be classified i.e. if all three criteria are different, the enterprises shall be considered medium. If the enterprise from point 1 may not be classified i.e. if the two criteria are different, the enterprise shall be considered small.

By signing this application/ request I hereby confirm that:

- The data stated above is correct;
- In case of change of my personal data (including address data) I shall notify the Bank thereof within 3 working days from the occurrence of the change. Otherwise, each delivery by the Bank on the address stated herewith shall be considered as properly performed.
- I agree my personal data stated in this application to be registered, processed and updated for the Bank's needs and, if needed, the Bank to transfer my personal data to other membering countries of EU or EEA or other countries which are not members of EU or EEA, upon prior approval for transfer of personal data by the Directorate for Personal Data Protection;
- I am informed that the above stated data are considered business secret according to the Banking Law and other positive regulations;
- The Bank retains the right to ask for other client data with reference to the established business relation;
- The Bank retains the right to terminate the business relationship with the client at any time;

- I am informed about the terms on establishing business relationships with the Bank and I accept these terms in their entirety.

The client has the right to access and the right to change his personal data.

*data which are not mandatory

Remark: the application is considered completed if it comprises all mandatory data, which will be checked by a bank official who establishes/updates the business relationship with the client.

Place and date

Signature and stamp of the authorized person

(Person who opens/updates the account in the Bank)

Statement for beneficial owner

I _____ (name and surname) with ID no _____ and address _____, authorized person for opening/updating the account of the below stated company, acting as _____ of the company:

Full name: _____

Address: _____

Tax number: _____

For the purpose of establishing business relation between the company and the Bank, declare that beneficial owner/s (**please see at the explanation stated below) is/are:

Private individuals:

	Name and surname	Personal id No*	Passport no/ ID card No	Address	PEP ***
1					<input type="checkbox"/> Yes <input type="checkbox"/> No
2					<input type="checkbox"/> Yes <input type="checkbox"/> No
3					<input type="checkbox"/> Yes <input type="checkbox"/> No
4					<input type="checkbox"/> Yes <input type="checkbox"/> No

1) ** **Beneficial owner of a legal entity is:**

1. Natural person (persons) who is owner of the legal entity or controls the legal entity by direct ownership of sufficient percentage of stocks, shares, including also bearer shares or voting right or other rights in the legal entity;
 2. Natural person (persons) who controls the legal entity by indirect ownership of sufficient percentage of stocks, shares, including also bearer shares or voting right or other rights in the legal entity; or
 3. Natural person (persons) who otherwise exercises control on the legal entity.
- 2) Indicator of direct ownership is the possession of over 25% of stocks, voting rights or other rights in the legal entity or the ownership of 25% plus one share.
- 3) Indicator of indirect ownership is the possession or control of natural person (persons) over one or several legal entities that individually or jointly possess over 25% of stocks or 25% plus one share.
- 4) If by implementing the items 1 and 2 of paragraph (1) hereinabove cannot be identified the natural person/s as beneficial owner/s or if the bank is not sure that the natural person/s identified in accordance with items 1 and 2 of paragraph (1) hereinabove is/are beneficial owner/s, in such cases as beneficial owner/s is/are considered the person/s identified by implementing item 3 of paragraph (1) hereinabove.

Beneficial owners of other legal entities

- A) Beneficial owner of domestic and foreign associations and their unions, foundations, institutions, chambers, labor unions, political parties, cooperatives, religious groups or other organizations in which the share in management on the basis of ownership share in the capital cannot be identified, shall be considered every natural person who is authorized to represent them or the natural person who holds control position in managing the organization property.
- B) Beneficial owner of legal arrangement is each natural person who is:
1. Founder;
 2. Agent
 3. Manager/s (if any);
 4. Beneficiary or a group of beneficiaries of the managed property under condition the future beneficiaries to be identified or to be possible to identify them;
 5. Natural persons who perform functions identical or similar to ones referred to in items 1, 2, 3, and 4 of item b; and/or
 6. Other natural person who by direct or indirect ownership or otherwise exercises control over the legal arrangement.
- C) Beneficial owner of sole proprietor or of self-employed persons is a natural person registered for performing the activity and who is concurrently the only authorized representative.
- D) Beneficial owner of government-financed institution is a head of the government-financed institution.

Exceptions in reference to identification of the beneficial owner

The Bank is not obliged to identify and verify the identity of beneficial owner if the client is legal entity whose securities are listed in the domestic or foreign stock exchange of securities from countries that satisfy the international AML/CTF standards or which data on beneficial owners are transparent and publicly accessible.

“Holders of public functions” are natural persons who are or have been entrusted with public functions in the Republic of Macedonia or in another country, such as:

- a) presidents of states and governments, ministers and deputy or assistant ministers,
- b) elected representatives in legislative bodies (members of parliament),
- c) judges of Supreme Courts of Constitutional Courts or other bearers of high judicial functions against which decision/verdict, excluding the exceptional cases, legal remedies cannot be used,
- d) members of management boards of supervisory or regulatory bodies and agencies, state auditing institution, and board members of a Central Bank,
- e) ambassadors,
- f) high ranking officers in the armed forces (ranks higher than colonel),
- g) elected and appointed persons pursuant to Law and members of management and supervisory boards of state owned enterprises
- h) persons with functions in political parties (members of political party executive bodies),
- i) persons currently at or previously at outstanding function in international organization, such as: managers, deputy managers, members of management and supervisory boards or other equivalent functions, and
- j) mayors and chairpersons of municipality councils. Persons shall be considered holders of public functions as referred to in items a) to j) for at least two years after the cessation of the public function, and on the basis of a previously carried out risk assessment by the entities.

The term “holders of public functions” shall also cover:

- 1) Family members of the holder of public function, as follows:
 - marital partner or a person with whom the holder of the public function lives in communion,
 - children and their spouses or persons with whom the children of the holder of public function live in communion,or
 - parents of the holder of public function.
- 2) Person who is considered to be close associate with the holder of public function is natural person:
 - who is known to have joint legal or beneficial ownership over the legal entity, has concluded agreements or has established other close business links with the holder of public function, or
 - who is the only beneficial owner of the legal entity or legal arrangement which is known to be incorporated on behalf of the holder of public function.

Note:

- 1) **In case of changing of the ownership - management structure of the company, the company to promptly notify the Bank of the changes for the beneficial owner and to submit a new statement to the Bank with updated information within 15 days after the occurrence of the change.**
- 2) **According to my knowledge, the above persons are not involved in the illegal activities of any kind.**
- 3) **With this I declare, under full material and criminal responsibility, that all the data stated above are accurate and complete and I endorse it with my signature below.**

Place and date

Signature of the authorized person

For the Bank

Application is accepted and checked by: _____

Signature of authorized person of the Bank: _____

Date _____

Branch /teller: _____