



KNOW YOUR CUSTOMER QUESTIONNAIRE FOR PRIVATE CLIENTS

This questionnaire is to be completed and submitted to Luminor Bank AS, registry code 11315936, address Liivalaia 45, 10145 Tallinn, Estonia (hereinafter the Bank) in order to comply with applicable legal acts concerning the services provided to clients by the Bank and the services offered by the Bank to existing or potential clients. The aforementioned legal acts are, for example, the Money Laundering and Terrorist Financing Prevention Act and related legal acts, as well as the Agreement between the Government of the Republic of Estonia and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA and related legal acts.

PLEASE COMPLETE IN CAPITAL LETTERS

PERSONAL DATA

First name and surname Personal identification code
(in the case of non-residents, date of birth)

Gender Male Female Language of communication

Country of birth

Certificate of renunciation of US citizenship *(if country of birth is USA)* Yes No

Country of tax residency Tax identification number

Citizenship

Address of place of residence *(permanent residence)*

Contact address *(if different from permanent place of residence)*

Telephone number E-mail

REPRESENTATIVES

First name and surname Personal identification code
(in the case of non-residents, date of birth)

Citizenship Country of residence Document information
(number and issuer)

Are you or is a family member or close associate of yours currently or have you or has a family member or close associate of yours been a politically exposed person in Estonia, the European Union or another foreign country in the last 12 months*?

No Yes, I am/have been Yes, a family member or close associate of mine is/has been

Institution, office First name Surname
Institution, office
Connection to said person
Country of carrying out functions

PURPOSE OF OPENING ACCOUNT

Resident Property in Estonia Studying Other

Are you or is a family member or close associate of yours currently or have you or has a family member or close associate of yours been a politically exposed person in Estonia, the European Union or another foreign country in the last 12 months*?

No Yes, I am/have been Yes, a family member or close associate of mine is/has been

Institution, office First name Surname
Institution, office
Connection to said person
Country of carrying out functions

*According to the Money Laundering and Terrorist Financing Prevention Act, a politically exposed person is:

a) a natural person who performs or has performed during the last 12 months prominent public functions in Estonia, another Member State of the European Union or another country, whereby among other things these prominent public functions are head of state, head of government, minister, deputy or assistant minister, member of a legislative body, member of a governing body of a political party, judge of the highest court of a country, auditor general or a member of the supervisory board of a central bank, ambassador, chargé d'affaires, high-ranking officer in the armed forces, member of an administrative, management or supervisory body of a state-owned enterprise, director, deputy director or member of a management body of an international organisation or a person who performs equivalent tasks who is not a middle-ranking or more junior official;

b) a spouse or a person considered equivalent to a spouse, a parent or a child of the person specified in clause a, or a child's spouse or a person considered equivalent to a spouse;

c) a close associate of the person specified in clause a, including an individual who is known to have joint beneficial ownership of a legal entity or trust with a politically exposed person or known to have close business relations with a politically exposed person and an individual who is the sole beneficial owner of a legal entity or trust that is known to have been set up in the interests of a politically exposed person.

Is the purpose of opening/using the account to carry out transactions on behalf of third parties?

Yes No

SOURCE OF INCOME

Wages Company name Country of location

Pension / benefit

Self-employed person

NACE 1

NACE 2

Dividends Company name Country of location

NACE 1

NACE 2

Rent

Other

BANK TRANSACTIONS

Average monthly income and transactions in Luminor accounts

Sum EUR

Cash deposits

Sum EUR Source of funds

Cash withdrawals

Sum EUR Purpose of withdrawal

Payments to and from foreign countries (specify which countries)

ACCOUNTS IN OTHER BANKS

Does the client have accounts in other banks? Yes No

Bank's name Country

Confirmation of client (potential client) of Bank

The client (potential client) of the Bank understands that:

- ◆ According to the legislation of Estonia, the Bank undertakes to maintain the confidentiality of data regarding the Client and the bank accounts held and transactions performed by the Client. The Bank shall maintain the confidentiality of the aforementioned data in accordance with legal requirements and Luminor's General Terms and Conditions;
- ◆ the Client shall immediately inform the Bank in writing of any changes in the data submitted to the Bank.

The Client confirms that:

- ◆ the Client's data is true, accurate and complete and the Client is aware of the liability for submitting false data;
- ◆ the Client discloses data to the Bank and is aware that the Bank uses and processes the information in accordance with relevant legislation and the General Terms and Conditions of the Bank.
- ◆ The Client acknowledges that the implementation of this service involves personal data processing by Luminor and the processors involved in providing the requested service(s).

By signing this document, the Client acknowledges that they have been informed of the general terms and conditions of personal data processing provided in Luminor's Privacy Policy and Luminor's Data Retention Policy, which can be found online at <https://www.luminor.ee/ee/isikuandmete-tootlemise-pohimotted> and <https://www.luminor.ee/ee/isikuandmete-sailitamise-kord> and which are also available from any branch of the Bank upon the customer's request, as well as of the purposes and legal basis of processing and of any processors, recipients of personal data and the exercising of data subject rights, plus relevant terms and definitions. The period for which the Client's personal data will be stored is specified in Luminor's Data Retention Policy.

The controller of the personal data processed under this document is the Bank.

Upon request, Luminor's Data Protection Officer (e-mail dataprotectionEE@luminorgroup.com) will provide additional information about the processing of personal data under this document and assist you in the exercising of your rights.

Location of completing questionnaire

Date

Client

First name and surname/Representative's first name and surname and basis of representation

Signature

Bank employee present at signing of document

First name and surname

Signature

Should you have any questions, please contact Luminor customer support by calling **+372 628 3300**, e-mailing **info@luminor.ee** or sending a message via the Internet bank. Address: Liivalaia 45, 10145 Tallinn, registry code 11315936, **www.luminor.ee**