

**List of Documents and Information Required for Opening a Bank Account, Making a Deposit, Receiving a Card or Renting a Safe Deposit Box in Ameriabank CJSC (hereinafter the “Bank”)<sup>1</sup>**

**1. For Individuals**

**Citizens of the RA**

**Documents and information provided by client**

- ✓ Identity document (ID)<sup>2</sup> (if you wish to make a deposit in the name of another person, the latter’s ID should also be provided)
- ✓ Personal public service number<sup>3</sup>
- ✓ Student card/ID or another proof of being a student satisfactory to the Bank (applicable only if applying for a special payment card for students)

**Documents to be filled in on the Bank template**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Signature card

**Non-citizens**

- ✓ Identity document (ID)<sup>Error! Reference source not found.</sup> (if you wish to make a deposit in the name of another person, the latter’s ID should also be provided)
- ✓ Utility payment receipt, reference from the place of residence or some other equivalent document containing the registration/actual residence address of the individual
- ✓ Student card/ID or another proof of being a student satisfactory to the Bank (applicable only if applying for a special payment card for students)

**Additional Information**<sup>Error! Reference source not found.</sup>

- ✓ In case of having an account with another bank – account statements (minimum for 1 year)
- ✓ Reference from the current place of employment
- ✓ Real estate ownership certificate, if any, and/or evidencing documents for business activity.

**Documents to be filled in on the Bank template**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Signature card

**Minors under 14**

**Documents and information provided by client**

- ✓ IDs of the minor and the latter’s legal representatives<sup>2</sup>
- ✓ Personal public service number of the minor<sup>3</sup> (applicable only to Armenian citizens)
- ✓ Proof of the minor’s legal representatives’ status

**Documents to be filled in on the Bank template (to be signed by all legal representatives of the minor)**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)

- ✓ Signature card

### Minors Aged 14-18

#### **Documents and information provided by client**

- ✓ IDs of the minor and any of his/her legal representatives<sup>2</sup>
- ✓ Minor's personal public service number<sup>3</sup> (applicable only to Armenian citizens)
- ✓ Proof of the minor's legal representatives' status

#### **Documents to be filled in on the Bank template (to be signed by the minor, except for the consent of the legal representative of the minor)**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Signature card
- ✓ Consent of the legal representative of the minor (to be signed by any of the legal representatives of the minor)

## **2. For Private Entrepreneurs, Individuals Assigned TIN under Armenian Legislation and Notaries**

#### **Documents and information provided by client**

- ✓ ID<sup>2</sup>
- ✓ Personal public service number<sup>3</sup>
- ✓ Extract from unified state register (not applicable to notaries)
- ✓ Document certifying tax identification number (TIN) (not required if TIN is specified in the extract from unified state register)
- ✓ IDs of the persons authorized to operate the account (authorized signatories)<sup>2</sup>
- ✓ Service certificate and (or) appointment order for notaries

#### **Documents to be filled in on the Bank template**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Instruction to perform transactions through the account, containing specimens of signature and seal<sup>4</sup>

#### **For non-citizen individual entrepreneurs**

- ✓ Utility payment receipt, reference from the place of residence or some other equivalent document containing the registration/actual residence address of the individual

#### **Additional Information** Error! Reference source not found.

- ✓ In case of having an account with another bank – account statements (minimum for 1 year)
- ✓ Reference from the current place of employment
- ✓ Real estate ownership certificate, if any, and/or evidencing documents for business activity.

### 3. **For Resident Legal Entities and Offices of Foreign Legal Entities Incorporated in Armenia**

#### **Documents and information provided by client**

- ✓ Charter; Armenia-based separate offices of foreign legal entities should also provide (i) the charter of the parent foreign legal entity or other equivalent document, and (ii) a power of attorney granted by the head of executive body of a foreign legal entity to the executive of the separate office (the latter is not required if the executive of the separate office and the head of the executive body of the foreign parent company is one and the same person),
- ✓ Extract from unified state register, including information about the head(s) of the entity's executive body
- ✓ Document certifying the taxpayer's identification number (not required if TIN is specified in the extract from unified state register)
- ✓ IDs of the head(s) of the executive body and persons authorized to operate the account (authorized signatories)<sup>2</sup>
- ✓ Information on shareholders, participants holding 10 percent or more of the legal entity's voting shares or stock (if not available in the charter) issued by a competent authority (registry or another record-keeping office), including the copies of the IDs. This information is not required for publicly traded companies provided that the latter submit a proof of being listed on the exchange.
- ✓ Copies of IDs<sup>2</sup> of the beneficial owners

#### **Documents to be filled in on the Bank template**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Instruction to perform transactions through the account, containing specimens of signature and seal<sup>4</sup>.

### **For Foundations, NGOs**

#### **Documents and information provided by client**

- ✓ Charter
- ✓ Extract from unified state register, including information about the head(s) of the entity's executive body
- ✓ Document certifying the taxpayer's identification number (not required if TIN is specified in the extract from unified state register)
- ✓ IDs of the head(s) of the executive body and persons authorized to operate the account (authorized signatories)<sup>2</sup>
- ✓ Resolution/minutes on incorporation (not required if the charter contains information on the founders)
- ✓ Information (including copies of the IDs) on the members of the top (highest) management body (if such information is not included in the articles of incorporation), i.e. minutes, resolution, declaration
- ✓ Copy of the ID<sup>2</sup> of the beneficial owner(s)

#### **Documents to be filled in on the Bank template**

- ✓ Application-agreement (or agreement)

- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Instruction to perform transactions through the account, containing specimens of signature and seal<sup>4</sup>.

**For Public (Municipal) Administration Entities and State-Owned Non-Profit Organizations**

**Documents and information provided by client**

- ✓ Charter
- ✓ Founder's decision on establishment of the entity
- ✓ Extract from unified state register, including information about the head(s) of the executive body
- ✓ Founder's or the authorized body's approval for opening a bank account, if required by charter
- ✓ Document certifying the taxpayer's identification number (not required if TIN is specified in the extract from unified state register)
- ✓ IDs of the head(s) of executive body and persons authorized to operate the account (authorized signatories)<sup>2</sup>
- ✓ Copy of the ID<sup>2</sup> of the beneficial owner(s)

**Documents to be filled in on the Bank template**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Instruction to perform transactions through the account, containing specimens of signature and seal<sup>4</sup> (should be approved by the founder or relevant authority if required so by charter).

**List of Documents Required for Bankruptcy Account Opening  
(in addition to the documents otherwise filed by the legal entity<sup>5</sup>)**

**Documents and information provided by client**

- ✓ Bankruptcy order issued by court
- ✓ Court order on appointing a bankruptcy administrator
- ✓ IDs of the bankruptcy administrator and persons authorized to operate the account (authorized signatories)<sup>2</sup>

**Documents to be filled in on the Bank template**

- ✓ Application-agreement
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Instruction to perform transactions through the account<sup>6</sup>, containing specimens of signatures of the bankruptcy administrator and authorized signatories, as well as the bankruptcy administrator's seal<sup>4</sup>. The instruction must be verified by the respective state authorities.

**4. For Non-Resident Legal Entities**

**Documents and information provided by the client**

- ✓ Charter or equivalent document
- ✓ Incorporation certificate issued by the competent authority of the respective country
- ✓ Corporate resolutions or authorization to make transactions through the account (not required if the account transactions will be performed by the executives authorized so in the articles of

incorporation)

- ✓ IDs of executives and persons authorized to operate the account (authorized signatories)<sup>2</sup>
- ✓ Certificate about the head(s) of the entity's executive body, shareholders holding 10 percent or more of the entity's voting shares or stock issued by the registering agency or Certificate of Incumbency, /Certificate of Good Standing/Limited Partnership Statement (LP6) containing such information (issued maximum 3 months before)
- ✓ Copies of documents required for identification of persons holding 10 percent or more of the legal entity's voting shares or stock and beneficial owners (ID for individual clients<sup>2</sup>, charter or other equivalent document and state registration certificate or proof of registration issued by an authorized body – for legal entities)
- ✓ Certificates on participation of shareholders/participants in the equity of the legal entity or other equivalent documents, if required by the laws of the country of incorporation
- ✓ Copies of licenses required for the respective type of activity, if applicable
- ✓ The organization chart approved by the authorized body or another equivalent document, if required by the laws of the country of incorporation
- ✓ Trust declaration issued by the nominee shareholder, if any
- ✓ CVs of beneficial owners and authorized persons (if any)
- ✓ Detailed description of the activity (preferably, a business plan), information about intended actions, including projects

**Additional Information** Error! Reference source not found.

- ✓ Documents evidencing rights towards the actual place of activity (e.g. ownership certificate, rent agreement, utility payment receipts, etc.)
- ✓ In case of having an account at another bank – account statements (minimum for 1 year)
- ✓ Receipts for payment of state duties or taxes or other payment documents (no notarization required)
- ✓ Utility payment receipts or other documents containing the registration address of the executive officers, individual participants, authorized persons and beneficial owners, if any
- ✓ Reference letters on having bank accounts issued by the banks where executive officers, individual participants, authorized persons and/or beneficial owners hold bank accounts
- ✓ Financial statements of the company (minimum for the last one year, as well as the financial statements for the latest time period)
- ✓ Independent auditor's opinion (minimum for the last one year)
- ✓ List of the major partners
- ✓ Information about the expected transactions
- ✓ Copies of employment agreements signed with the company's employees (on request)

**Documents to be filled in on the Bank template**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Instruction to perform transactions through the account, containing specimens of signatures and seal<sup>4</sup>
- ✓ UBO declaration

**For Embassies and Consulates of Foreign States in Armenia****Documents and information provided by client**

- ✓ Document certifying diplomatic accreditation to Armenia/letters of credence
- ✓ Resolution on appointment of the ambassador or consul (if such information is not available in accreditation documents)
- ✓ IDs of the ambassador or consul and authorized signatory<sup>2</sup>

**Documents to be filled in on the Bank template**

- ✓ Application-agreement (or agreement)
- ✓ Client data sheet, communication instruction (first time you apply to the Bank)
- ✓ Instruction to perform transactions through the account, containing specimens of signature and seal<sup>4</sup>

**Notes****<sup>1</sup> General Provisions**

- 1.1 Whenever required, the Bank may request you to provide additional information and documents.
- 1.2 If client's details match the description of US person as defined in the Foreign Account Tax Compliance Act, FATCA, enacted by the US Congress on March 18, 2010, the client will be requested to fill in the respective FATCA forms.
- 1.3 Original counterparts of the documents (or their copies if such requirement is contemplated for the same, or if both the original and the copy are acceptable for the given type of document) should be submitted in person or their notarized copies should be provided.  
  
All documents submitted by non-resident legal entities, whether original or copies, should be notarized.  
  
If allowed by the Bank's for the given service, documents and information may be submitted remotely via a special reading software or insertion of digital/biometric data.
- 1.4 "Notarization" (certification equivalent to notary certification) here means:
  - 1) Having apostille or attested by the authorized body of the given foreign state; or, for CIS countries and Georgia, certified by a notary, or
  - 2) Attested by the Republic of Armenia embassy or diplomatic mission or consulate to the foreign state
- 1.5 All documents in a foreign language other than Russian or English must be accompanied by a notarized translation.
- 1.6 No need to re-submit the documents if they have been previously filed by the client and are still valid and effective
- 1.7 If the Bank is able obtain the required document (or the information contained in such document) or information from any limited-access or public source that in the Bank's opinion is trustworthy, the Bank may waive the requirement to provide such information or document.
- 1.8 In cases specified in the internal regulations of the Bank, the Bank will start processing of your application on the basis of the copies of your ID and other documents or the application required for provision of banking service received via distance communication means. However, the service will be provided (bank account opened, card issued, etc.) only after you submit the original counterparts of all documents in person or send notarized copies to the Bank or properly identify yourself by other means used in the Bank for that particular case.
- 1.9 For additional services (Internet-Bank, phone banking, etc.) you need to submit only the application (application-agreement).

**<sup>2</sup> Identity document means:**

- a) for Republic of Armenia citizens: passport (including biometric passport), identity card, military ID card for those who are on compulsory military service; temporary identity document or temporary certificate issued by the Republic of Armenia police under the Republic of Armenia Government; for minors under 16: passport, birth certificate

- b) for asylum applicants: asylum applicant's ID
- c) for officially recognized refugees and persons granted political asylum: convention travel document
- d) for foreign citizens: passport or an internationally recognized travel document issued by a foreign state or an international organization; documents certifying lawful residence in Armenia, such as permanent residence card, temporary residence card, special passport of the Republic of Armenia
- e) for stateless persons: travel document issued by a foreign state; residence certificate for stateless persons permanently resident in Armenia; documents certifying legal residence in Armenia, such as permanent residence card, temporary residence card, special passport of the Republic of Armenia
- f) for refugees granted temporary protection: identity document of the temporarily protected person (certificate of temporary asylum)

<sup>3</sup> Personal public service number is recorded in the identity card (for Republic of Armenia citizens), residence card (for foreign citizens), identity documents of stateless persons resident in the Republic of Armenia and refugees, and the respective statements issued by the Republic of Armenia police. The former social security card number is also considered a personal public service number. If you do not have a personal public service number you should provide a statement on absence of the same, issued by the Armenian police.

The proof of the personal public service number may be either an original or a copy.

<sup>4</sup> The sample seal is imprinted on the Bank form in the presence of the Bank employee.

Seal requirement is not mandatory unless:

- 4.1. availability and application of a seal is required for the entity under the applicable jurisdiction (for non-residents), and
- 4.2. such entity is required to have a seal and verify documents with a seal under its articles of incorporation, charter or internal regulations.

In case the entity doesn't have a seal, a declaration on the absence of seal is signed in accordance with the requirements of internal regulations of the Bank.

<sup>5</sup> For opening of special bankruptcy accounts in the name of legal entities, the foregoing documents necessary for opening of an account of a legal entity shall also be required (documents and information presented by the customer). However, the IDs of authorized signatories shall be required only on the basis of the Account Transactions Instruction given by the bankruptcy administrator, while the information on the head(s) of the entity's executive body and their IDs shall not be required.

<sup>6</sup> After the resolution on the liquidation of the legal entity has been adopted, only the bankruptcy administrator shall have the right to operate the account. Prior to such resolution the account may be run both by the bankruptcy administrator and any person authorized by him/her in writing.

<sup>7</sup> The documents listed in sub-section "Additional Information" are not mandatory (unless the Bank specifically requests to provide them) but are significant for the Bank while conducting the client's due diligence.