

COMMENCEMENT OF A BANKING RELATIONSHIP WITH A CUSTOMER - INDIVIDUAL
Physical presence in the Branch

REQUIRED DOCUMENTATION

The submission of all the following documentation (sections 1 to 7) is mandatory for the commencement of a business relationship with the Bank. **It is noted that the Bank reserves the right to request additional documentation if required.**

All the following documents must be provided at the Branch, in person only, at the commencement of the banking relationship.

The documentation / supporting documents must be provided in original form or copies of the originals. Exceptionally, the Identification Certificate must always be delivered in original form.

The documentation / supporting documents that have been issued by a public authority of your country of residence must be certified by a Consulate or must bear the Apostille seal in case of countries that have signed the Hague Convention. Public documents that have been issued by the countries mentioned in the “Annex” are not subject to the aforementioned certifications.

Non-state documents, originals or copies, can be provided without certification.

The documentation / supporting documents issued in a language other than Greek or English must be translated into Greek or English.

The translation can be made:

1. in Greece and in Greek by:

- an official translator included in the Register of Certified Translators kept at the Ministry of Foreign Affairs;
or

- a lawyer who is competent in the relevant language or

- a graduate translator of the Ionian University

2. in the country where the document has been issued in Greek or in English by

- the Greek consulate/embassy (without certification) or

- by a translator who delivers the document to a notary in order to be certified by a consulate or by means of the apostille seal.

Solemn Declarations/forms must be signed when you are physically in the branch.

1. Identity Certification

Greeks residing abroad

	Police Identity Card or
	Valid passport or
	ID card issued for an EU country or
	ID card for those servicing at the Security Forces or the Armed Forces (valid when the ID card indicates the date of validity)

Aliens Residing Abroad

	Valid passport or
	Identity card issued by an EU country

The Identification Certificates must be original and bear your photograph.

2. Certification of Tax Identification Number (TIN)

Greeks and Aliens Residents Abroad

	Evidence of TIN/TIN equivalent
	Should the TIN be stated in the identification document, for instance the passport or the ID Card, no additional document is required.

In the case of important transactions, the Bank reserves the right to request documents confirming the origin of capital and the source of wealth. In such cases, the requirements concerning translation and validation apply

	Greeks and Aliens Residents Abroad, Holders of TIN (if applicable)
	Income Tax Return for the current financial year or the preceding one, in the case that an income tax declaration form has not yet been submitted or the tax declaration for the current year has not been settled.

In the case that you submit a supplementary tax declaration form, and no income tax return has been issued.

	Form "E1: Income Tax Declaration"
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In the case that you are not required to submit a tax declaration form:

	Solemn Declaration (994) stating that there is no obligation to submit a tax declaration form and
	Printed certificate (Individual's Current Tax Profile or Tax Profile Change History) from the "Registry Certificates" menu on the myAADE site or Certificate of Issuance of a TIN or Certificate of a Change in the Personal Details

3. Confirmation of Address of Main Residence Abroad

	Recent utility bill issued by a public or private company, (e.g., Public Power Corporation (DEI), Athens Water Supply and Sewerage Company (EYDAP), Landline Telephone, etc.,) – (the document must be issued up to six months prior to its delivery to the Bank)
	Certified ¹ public document (by a Public Authority/ Embassy/ Consulate) of your place of residence from which your Main Residence Address emerges or
	Certified and translated Hukou (People's Republic of China)

Should the residence address emerge from the document confirming the TIN or the identification document, no additional document is required.

4. Confirmation of Occupation/ Professional Address and Business Telephone Number

	Employer certificate (for employees) or
	Insurance institution certificate from which your professional capacity emerges (issuance within 6 months from the date of submission to the Bank) or
	Payslip bearing the company's seal (issuance within 3 months from the date of submission thereof to the Bank) or
	Certificate of studies (for students) or
	Solemn Declaration of L. 1599 or a Public document from which your professional capacity emerges in case of students/ pensioners/ unemployed persons/ housekeeping

5. Confirmation of Contact Telephone Number

A) Mobile phone (mandatorily one of the following)

¹ It is not required to certify a document issued by the countries mentioned in the annex.

Certificate issued by the mobile phone company or	
Recent mobile phone bill	
<i>In case of family plan contract where the bill is issued in another name</i>	
Certificate concerning the phone (e.g., recent family plan bill) and Solemn Declaration with regard to the phone that you own, or with regard to your family relationship (e.g. marriage certificate/ civil partnership/ jointed income tax return form)	
<i>In case of a pre-paid mobile phone where no bill is issued</i>	
Certificate concerning the phone (e.g., pre-paid mobile contract) or Solemn Declaration	
B) Landline (optional one of the following)	
Certificate of landline phone company or	
Recent landline phone bill	
<i>In case of "hosting" or "cohabitation":</i>	
Certificate or phone bill in the name of the holder and Solemn Declaration or another document from which the relationship with the phone owner emerges.	
<i>In case of spouses/children when the bill is issued in the name of one spouse/parent:</i>	
Certificate or phone bill in the name of the spouse/parent, and certificate proving the family relationship (for instance, marriage certificate/civil partnership/joint tax return form) or your Solemn Declaration.	
6. Confirmation of Tax Residence	
	Signed self-certification form for individuals (9284) or
	Signed electronic form "Request for the Opening of a Client Relationship" or "Deposit Account Opening and Special Terms of Cooperation" or "Amendment of Customer's Information File" produced by the Bank's central computer system.
<i>If you also have another tax residence:</i>	
	Certificate evidencing the TIN or TIN equivalent
If the TIN/TIN equivalent is not mentioned in your identification certificate e.g., Passport or Identity Card, you must also provide a public document issued by your country of establishment (issued by a Public Authority/Embassy/Consulate), stating such TIN/TIN equivalent.	
7. Confirmation of Tax obligation/reportable person vis-à-vis the USA*	
	In the case that you are subject to taxation and/or a reportable person in the US (for example, due to birth, US Citizenship, including also dual citizenship and/or permanent residence in the US or/and possession of an American passport and/or a US Green Card or/and an extended physical presence in the USA**)
	Certificate of taxation in the US (W9)
<i>In the case that you declare that you are not subject to taxation and/or a reportable person in the US but some of the following US indications emerge:</i>	
<i>Place of birth in the US</i>	
	Certificate of non-taxation in the US (W-8BEN or a similar valid form) and
	Copy of a certificate of renunciation/loss of US citizenship and
	Passport/Identity card issued by a country other than the US
<i>Residence/Correspondence address in the US</i>	
	Certificate of non-taxation in the US (Form W-8BEN or a similar valid form) and
	Passport/Identity card issued by a country other than the US or certificate of residency by a taxation authority outside the US (income tax return form stating the address)
<i>Contact phone number in the US</i>	
	Certificate of non-taxation in the US (W-8BEN or a similar applicable form) and

	Passport/Identity card issued by a country other than the US or certificate of residency by a taxation authority outside the US (income tax return stating the address)
Proxy or agent resident in the US	
	Certificate of non-taxation in the US (W-8BEN or a similar applicable form) or
	Passport/Identity card issued by a country other than the US or certificate of residency by a taxation authority outside the US (income tax return stating the address)

* For customers who wish to invest in securities of an American issuer, the submission of a certificate of non-taxation in the US (W-8BEN) is required.

**In general, an extended physical presence in the US means the case where the following two conditions are met:

A) 31 days of presence in the US during the current calendar year **AND**

B) 183 days of presence in the US during the last three years, which are calculated as follows:

All days of the current year + 1/3 of days of the preceding year + 1/6 of days of the immediately preceding year.

8. Required Documentation (in case of MINORS)

In case of minors, you have to present **ALL** the following documentation:

	Birth Certificate or certificate of family status by the Municipality or other proof of identity, if applicable (valid identity card or passport).
	In the case that the minor's name does not emerge from the aforementioned documents, a Solemn Declaration of L. 1599/1986 made by the parent to the Bank, is required, stating his/her full details of identity (ID or passport, residence address, etc.) and having the following content: "Exercising together with* the parental care of the minor, to whom the birth certificate no. that is presented to you, refers, I hereby declare that the name given to our minor child is". In the case that the parental responsibility/care is exercised by one parent or the minor is under guardianship, the wording of the solemn declaration shall be as follows: "Exercising the parental responsibility/care of the minor, to whom refers the birth certificate no. that is presented to you, refers, I hereby declare that the name given to the minor child is". * please specify the name of the other parent
	A recent certificate of residence for the parent exercising the parental care.
	In the case that the parental care has been assigned to one parent or to a guardian by virtue of a court decision, the relevant decision must also be delivered.

Appendix

No certification from the Consulate or an Apostille Seal is required on public documents:

A) For the public documents that have been issued in the following countries:

1. Australia
2. Canada
3. India
4. United Kingdom
5. Lebanon
6. Singapore
7. Bulgaria
8. Cyprus
9. Netherlands
10. Germany
11. France

12. Austria
13. Belgium
14. Italy
15. Switzerland
16. United States of America
17. United Arab Emirates
18. Qatar
19. Kuwait
20. Israel
21. Turkey

B) For public documents that have been issued in Spain, Luxembourg, Portugal, Turkey and Poland, no certification from the Consulate or a Apostille Seal is required in the case that the residence address, the TIN and the tax residence, are ascertained by such public document. This excludes identification documents and the documents certifying financial details/income.