

COMMENCEMENT OF A BANKING RELATIONSHIP WITH A CUSTOMER - INDIVIDUAL
Resident of GREECE

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 issued in a language other than Greek or English must be legally 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 is 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.

All signed Solemn Declarations/forms must be provided in original form.

If you use the e-KYC (gov.gr), when you come to the Branch, you are not required to submit the following documents (sections 1-5), with the exception of the ID certificate.

1. Identity Certification

Greeks residing in Greece

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

EU Aliens Residing in Greece

	Valid passport or
	Identity card issued by an EU country

Non-EU Aliens Residing in Greece

	Special Identity Card for Aliens of Hellenic Descent or
--	--

	Valid passport and valid residence permit or
	A valid passport and evidence of submission of an application for the issuance/renewal of a residence permit, together with the previous residence title (if any) in case of renewal of the residence permit.

The Identification Certificates must be original and bear your photograph.

2. Certification of Income and Tax Identification Number (TIN)

Greeks and Aliens / Holders of TIN

	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 tax return has been issued.

	Form "E1: Income Tax Declaration"
--	-----------------------------------

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

Greeks & Aliens with Tax Residence also outside Greece

	Certificate evidencing the TIN or its equivalent
--	--

If the TIN/TIN equivalent is not stated on your identification document, e.g., Passport or ID Card, you must provide a public document issued by your country of residence (certified by a Public Authority/Embassy/Consulate or bearing an Apostille seal concerning those countries that have signed the Hague Convention), stating such TIN/TIN equivalent. Public documents that have been issued by the countries mentioned in the "Annex" are not subject to the aforementioned certifications.

3. Confirmation of Address of Main Residence of the Individual

	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) or
	Electronic lease contract submitted to a Tax Authority or Proof of Submission of a Declaration of Information on a Property Lease or
	Certificate of permanent residence issued by the municipal roll or
	Latest mobile phone bill

If it is not possible to provide one of the aforementioned documents, an Income Tax Return Form for the current financial year may be provided; in the case that the income tax return has not yet been submitted or the tax return for the current year has not been cleared, you may provide an Income Tax Return Form for the previous financial year **or** a Printed certificate (Individual's Current Tax Profile or Tax Profile Change History) from the "Registry Certificates" menu on the myAADE site.

In case of "hosting" or "cohabitation":

	Certificate of address in the name of the lessee/owner
--	--

In case of spouse/children, where the bill is issued in the name of one spouse/parent

	Certificate of address issued in the name of spouse
	Certificate of address in the name of the parent

4. Confirmation of Occupation/Current Professional Address and Business Phone Number

Employees:

	Employer's certificate (document must be issued up to three months prior to its delivery to the Bank) or
	Proof of latest pay slip (document must be issued up to three months prior to its delivery to the Bank) or
	Certificate issued by a social security entity (document must be issued up to six months prior to its delivery to the Bank)

Armed/Public Security Forces:

	Armed/Public Security Forces Identity Card, or
	Proof of latest pay slip

Self-employed professionals:

	Business commencement certificate or
	Professional identity card or
	Certificate issued by a competent Association (e.g., Bar Association, Medical Association) or
	Certificate issued by a social security entity or
	Details of Tax Register (printed from the TAXIS webpage indicating the business activity) or
	Labour ticket ("Ergosimo") or
	Form E3 "Financial Declaration of Business Activity"

Note: the professional address and telephone of self-employed professionals can also be evidenced by the provision of a recent Utility bill/Phone bill, as long as the address indicated in the bill is the same as the seat of the enterprise.

Farming/Agricultural Businesses:

	Income Tax Return, where the "Main Income" derives from "Agricultural Businesses" or
	Certificate issued by the competent social security entity (document must be issued up to six months prior to its delivery to the Bank)

Services without a specific seat

	Solemn Declaration of L.1599 and Labour ticket ("Ergosimo") or
	Solemn Declaration of L. 1599 and Certificate issued by a social security entity (document must be issued up to six months prior to its delivery to the Bank)

University Student

	Academic Identity Card
	Recent Certificate of Studies

Pensioner

	Last pension payment slip or
	Certificate issued by a social security entity (document must be issued up to six months prior to its delivery to the Bank)

Unemployed/ Idle

	A public document from which the unemployment status must derive (e.g., a valid unemployment card)
--	--

	issued by the Manpower Employment Organization) or
	Solemn Declaration of L. 1599 (only in case of absence of any other evidence)

Housekeeping

	Solemn Declaration of L. 1599
--	-------------------------------

Person living on own means

	Solemn Declaration of L. 1599 and Income Tax Return from which the income must derive either from "Real Estate" or "Dividends, Interest, Rights" <i>Note: For the categories entitled, student, pensioner, unemployed, housekeeping and person living on own means, the business address and phone shall be considered to be the residence details.</i>
--	--

5. Confirmation of Contact Phone Number (Landline/Mobile*)

*No mobile phone certificate is required if the phone number is confirmed through the use of OTP when you visit the Branch

	Certificate issued by a landline/mobile telephone company or
	Recent bill issued by a landline/mobile telephone company

In case of "hosting" or "cohabitation":

	Certificate or phone bill in the name of the owner, and a Solemn Declaration or other document proving your relationship with the owner of the phone
--	--

In case of spouse/children, where the bill is issued in the name of one spouse/parent

	Certificate or phone bill issued in the name of spouse/parent, and certificate proving the relationship (e.g., marriage certificate/civil union/joint tax declaration) or Solemn Declaration.
--	---

In case of family contract, where the bill is issued in another name

	Certificate for the phone (e.g., recent family contract bill) and Solemn Declaration concerning your telephone number
--	---

In case of pay-as-you-go phone contract, where no bill is issued

	Certificate for the phone (e.g., the pay-as-you-go phone contract) or a 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.

If, apart from the Greek tax residence, you also have another tax residence:

	Certificate evidencing the TIN or TIN equivalent for every tax residence that has been declared
--	---

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 the country where you reside (issued by a Public Authority/Embassy/Consulate), stating such TIN/TIN equivalent.

7. Confirmation of a 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 and/or an extended physical presence in the USA**)
	Certificate of taxation in the US (W9)

In the case that you declare that you are not subject to taxation or/and a reportable person in the US but some of the following US indications emerge:

Place of birth in the US

	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

Residence/Correspondence address in the US

	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 (tax return form stating the address)

Contact phone number in the US

	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 (tax return form 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 form 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).
	If the name of the minor does not emerge from the aforementioned documents, a Solemn Declaration of L. 1599/1986, with the signature being authenticated, or a Solemn Declaration issued electronically (e-Declaration) via gov.gr, is required. This Declaration must be addressed by the parent to the Bank, stating his/her full identification details (ID number or passport, residence address, etc.); such details must coincide with the details of the form entitled, " 1144 Solemn Declaration on Parental Care ".
	If the Minor is 12 years old and above, an original or a certified copy of his/her ID Card must be delivered.
	In the case that a Tax Identification Number (TIN) has been issued for a minor: <ul style="list-style-type: none"> Printed certificate (Individual's Current Tax Profile or Tax Profile Change History) from the "Registry Certificates" concerning one of the two parents exercising parental care, or one parent if parental care has been assigned to one parent, from the myAADE site, showing the minor's TIN, or TIN Assignment Certificate.

	A recent certificate of residence of the minor 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.

9. Required Documentation for (a) asylum seekers (b) consumers without a residence permit the deportation of whom is impossible for legal or factual reasons c) beneficiaries of international protection

	Valid International Protection Applicant's Card granted by the Asylum Service of the Ministry of Migration (full registration) / Residence permit for those entitled to international protection (ADET type)* and
	Signed form entitled "Solemn Declaration on non-Keeping a Payment Account in another Bank" (9856) and
	<p>If you maintain an individual telephone number/address you must provide the information mentioned in section 3, entitled: Confirmation of Address of Main Residence of the Individual and section 5 entitled: Confirmation of Contact Phone Number (Landline/Mobile)</p> <p>If you do not maintain an individual telephone number/address you will have to provide:</p> <p>Original certificate issued by a public official or a representative of an International Organization or an NGO dealing with international protection, migration and social integration issues, from which the residence address and telephone number are proved.</p>

*In case of a pending renewal procedure concerning the ADET form, the relevant special certificate must also be submitted.

Certification of Income and Tax Identification Number (TIN) pursuant to section 2

In the case that you have an employment:

	Certificate from employer / pay-slip and proof of TIN or
	Business commencement certificate or
	Professional identity card or
	Certificate issued by a competent Association (e.g., Bar Association, Medical Association) or
	Certificate issued by a social security entity or
	Details of Tax Register (printed from the TAXIS webpage indicating the business activity) or
	Labour ticket ("Ergosimo") or
	Form E3 "Financial Declaration of Business Activity"

10. Required Documentation for people displaced from Ukraine who are beneficiaries of temporary protection

	Residence Permit of Temporary Protection and
	Signed form of a "Solemn Declaration on non-Keeping a Payments Account in another Bank" (9856) and
	<p>If you maintain an individual telephone number/address you must provide the information mentioned in section 3, entitled: Confirmation of Address of Main Residence of the Individual and section 5 entitled: Confirmation of Contact Phone Number (Landline/Mobile)</p> <p>If you do not have an individual telephone number/address you will have to provide:</p> <p>a recent certificate signed either by a competent officer of the Ministry of Immigration and Asylum bearing the seal of the Greek State, or by a representative of an NGO registered with the Ministry's register, proving the address of residence and the contact telephone number.</p>

Certification of Income and Tax Identification Number (TIN) pursuant to section 2

In the case that you work:

	Certificate from employer / pay-slip and proof of TIN or
	Business commencement certificate or
	Professional identity card or
	Certificate issued by a competent Association (e.g. Bar Association, Medical Association) or
	Certificate issued by a social security entity or
	Details of Tax Register (printed from the TAXIS webpage indicating the business activity) or
	Labour ticket ("Ergosimo") or
	Form E3 "Financial Declaration of Business Activity"

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 ID documents and the documents certifying financial details/income.