

COMMENCEMENT OF A BANKING RELATIONSHIP WITH A CUSTOMER - INDIVIDUAL

Required Documentation

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

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.

Documentation issued in a language other than Greek or English must be legally translated into Greek or English. Public documents issued/translated in countries that have acceded to the Hague Convention must be apostilled by the competent foreign authority.

Solemn Declarations/documentation bearing original signature must be provided in original form.

1. Identity Certification

Greek Citizens regardless of Place of Residence

	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/Non EU Aliens not residing in Greece

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

Greek Citizens & Aliens with Tax Residence outside Greece

	Certificate evidencing the TIN or its equivalent
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If the TIN/TIN equivalent is not imprinted on your identification document, e.g. Passport or ID Card, you must provide a public document from the country of establishment (issued by a Public Authority/Embassy/Consulate), stating such TIN/TIN equivalent.

3. Confirmation of Address of Main Residence

Greeks/Aliens not Residing in Greece

	Certified public document (from a Public Authority/Embassy/Consulate) issued at your place of residence, which proves the address of your main residence or
	Certified and translated Internal Passport of the Russian Federation or
	Certified and translated Hukou (People's Republic of China)

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

Greek Citizens/Aliens not residing in Greece

	Employer's certificate (for employees) or
	Certificate issued by a social security entity evidencing your professional identity (Document must be issued up to six months prior to its delivery to the Bank) or
	Proof of pay slip bearing the company's seal (Document must be issued up to three months prior to its delivery to the Bank) or
	Recent Certificate of Studies (for students) or
	Public Document (by a Public Authority / Embassy / Consulate) from which your employment status derives.*

* for Student/Pensioner/Unemployed/Housekeeping Categories

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

Greek Citizens/Aliens residing or not in Greece

	Certificate issued by a landline/mobile telephone company or
	Recent Utility Bill issued by a landline/mobile telephone company

In case of "hosting" or "cohabitation":

	Certificate or bill for the phone in the name of the owner and a Solemn Declaration made by you or other document proving your relationship with the owner of the phone
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In case of spouse/children, where the bill is issued in the name of one spouse/parent

	Certificate or bill for the phone issued in the name of spouse/parent and certificate proving the relationship (e.g. marriage certificate/civil union/joint tax declaration)
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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 made by you for the phone number you own or certificate proving the relationship (e.g. marriage certificate/civil union/joint tax return)
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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 made by you.
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6. Confirmation of Tax Residence

Greeks/Aliens residing/non residing in Greece

	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 its equivalent
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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 a Tax obligation/reportable person vis-à-vis the USA*

	In the case that you are subject to taxation or/and a reportable person in the US (for example, due to birth, US Citizenship, including also dual citizenship or/and permanent residence in the US or/and holders of an American passport or/and a US Green Card or/and an extended physical presence in the USA**)
	Certificate of tax residency 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 circumstances 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 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 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 (statement of account mentioning 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.