

# KNOW YOUR CUSTOMER QUESTIONNAIRE (INDIVIDUALS)

 PV No. ....  
 Customer No. ....  
 (to be filled in by a bank employee)

- New registration  
 Customer data update

BASIC INFORMATION ABOUT THE HOLDER				
Full name				
Personal Number / Foreigner's or other Personal Number				
Gender				
Date of birth		Country of birth		Place of birth
First ID Document		Date of issuing		Date of validity
Number of the Document		Name of the Issuer		Country of issuing
Second ID Document		Date of issuing		Date of validity
Number of the Document		Name of the Issuer		Country of issuing
Address as shown on the identity document/ permanent residence ( <i>street number, street, floor, apt, location, post code, quarter, country</i> )				
Residence address ( <i>street number, street, floor, apt, location, post code, quarter, country</i> )		<input type="radio"/> Coincides with the permanent address <input type="radio"/> Other ( <i>please, specify</i> ): .....		
Correspondence address ( <i>street number, street, floor, apt, location, post code, quarter, country</i> )		<input type="radio"/> Coincides with the permanent address <input type="radio"/> Other ( <i>please, specify</i> ): .....		
Telephone, e-mail				
Change of name in the last 12 months		<input type="radio"/> No <input type="radio"/> Yes ( <i>please, specify your previous name</i> ): .....		
Citizenship ( <i>Please, specify your citizenship</i> )		Social Security Number (SSN) ( <i>Please, fill in in case of American citizenship or other relationship with USA</i> )		
Other citizenship ( <i>Please, specify second and any other citizenship you hold</i> )				
Current occupation				

BUSINESS RELATIONSHIP WITH THE BANK		
Purpose and type of business relationship	<input type="checkbox"/> Bank accounts and cards (incl. credit cards) <input type="checkbox"/> E- and mobile banking <input type="checkbox"/> Local payment <input type="checkbox"/> International Payments <input type="checkbox"/> Term deposits	<input type="checkbox"/> Cash-desk transactions <input type="checkbox"/> Currency exchange <input type="checkbox"/> Safe deposit box <input type="checkbox"/> Credit products <input type="checkbox"/> Investment products <input type="checkbox"/> Other ( <i>please, specify</i> ): .....
	Expected yearly average turnover on the account(s)	<input type="radio"/> up to 75,000 EUR <input type="radio"/> from 200,000 to 300,000 EUR <input type="radio"/> from 75,000 to 200,000 EUR <input type="radio"/> above 300,000 EUR

SOURCE OF FUNDS				
Please, indicate the operations or deals that are expected to be carried out, as well as what will be the origin of the funds to be received in the accounts of the individual in UniCredit Bulbank AD and/ or which are already part of the accounts' balances (in case the individual is an existing client of UniCredit Bulbank AD). Please indicate one or more of the following, providing additional information on the source.				
Source of funds/ The operations expected to be carried out are:	Origin	Date	Period	Country of origin
<input type="checkbox"/> Salary	<i>Name of employer</i>	<i>Date of contract</i>		<i>Country</i>
<input type="checkbox"/> Additional sources (rent/ freelancer/ self-employed person/ other)	<i>Source of income (if the source is rent – the name of the tenant)</i>	<i>Date of contract (if any)</i>	<i>Accumulation period (from/ to)</i>	<i>Country</i>
<input type="checkbox"/> Sale of movable or immovable property (vehicles/ machinery/ real estate/ other)	<i>Name of buyer</i>	<i>Date of receipt of funds from the sale</i>		<i>Country</i>

<input type="checkbox"/> Distribution of company Profits/ Dividend	Name of company payer of the profit/ dividend .....	Date of decision for distribution .....	Accumulation period (from/ to) .....	Country .....
<input type="checkbox"/> Received loans	Name of lender .....	Date of contract .....		Country .....
<input type="checkbox"/> Sale of company/ company shares or other investment	Name of buyer .....	Date of sale .....		Country .....
<input type="checkbox"/> Received inheritance/ donation/ support	Name of testator/ donor .....	Date of receipt .....		Country .....
<input type="checkbox"/> Received payments on insurance/ social security/ pensions	Name of insurer .....	Date of receipt (if the payment is one-time) .....		Country .....
<input type="checkbox"/> Other sources of income	Source of income – if the funds are received from: 1) individual – name and identifier (PIN/ other) 2) legal entity – name and identifier (UIC or other) .....	Date of receipt .....		Country .....

**DECLARATION FOR TAX PURPOSES OF THE HOLDER**

*For the purpose of the automatic exchange of financial information pursuant to art. 142M, para 1 of the Tax and Social Insurance Procedure Code (TSIPC)*

Country (jurisdiction) where I am a resident for tax purposes	First country (jurisdiction) where I am a resident for tax purposes .....	Second country (jurisdiction) where I am a resident for tax purposes .....
	Tax identification number or its functional equivalent (incl. Social Security number), issued by the first country (jurisdiction) where I am a resident for tax purposes: .....	Tax identification number or its functional equivalent (incl. Social Security number), issued by the second country (jurisdiction) where I am a resident for tax purposes: .....
	Address of the first country (jurisdiction) where I am a resident for tax purposes (street number, street, floor, apt., location, post code, quarter, country) .....	Address of the second country (jurisdiction) where I am a resident for tax purposes (street number, street, floor, apt., location, post code, quarter, country) .....

I am a resident for tax purposes of other countries (jurisdictions) other than the ones specified above  
*(If the customer fills in the field above, s/he shall fill in an additional KYC questionnaire (Individuals))*

**SUPPLEMENT TO THE STATEMENT FOR TAX PURPOSES**

*If you have specified a single country (jurisdiction) of which you are a resident for tax purposes in: Antigua and Barbuda, Bahamas, Bahrain, Barbados, Vanuatu, Grenada, Dominica, Cyprus, Malta, United Arab Emirates, Turks and Caicos Islands, Panama, Saint Kitts And Nevis, Saint Lucia or Seychelles, and your ID is issued by the same jurisdiction, please also answer the following questions:*

1. I have acquired the right of residence under the regime "Citizenship by Investment/ Residence by Investment" in the country (jurisdiction) of which I am a resident for tax purposes	<input type="radio"/> No <input type="radio"/> Yes
2. I have the right of residence in another country/s (jurisdiction/s) than the one indicated in the identity document	<input type="radio"/> No <input type="radio"/> Yes (please specify the jurisdiction/ jurisdictions) .....
3. I have spent more than 90 days in another country/s (jurisdiction/s) in the previous year	<input type="radio"/> No <input type="radio"/> Yes (please specify the jurisdiction/ jurisdictions) .....
4. In the previous year, I have filed an annual personal income tax return	<input type="radio"/> I have not filed an annual personal income tax return <input type="radio"/> Yes (please specify the jurisdiction/ jurisdictions) .....

POLITICALLY EXPOSED PERSON DECLARATION (pursuant to art. 42, para 2, item 2 of the Measures against Money Laundering Act (MAMLA), Appendix No. 1 to art. 26, para 1 of the Rules for Implementation of the Measures against Money Laundering Act)		
<b>I. I hereby declare that:</b>		
I belong to the following category under art. 36, para 2 of MAMLA (specify a category)	I do not belong to the categories under Art. 36, para. 2 of MAMLA.	
Heads of State, heads of government, ministers and deputy ministers or assistant ministers		
members of parliament or of other legislative bodies		
Members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions of which are not subject to appeal, except in exceptional circumstances		
Members of a court of auditors		
Members of the boards of central banks		
Ambassadors and charges d'affaires		
High-ranking officers in the armed forces		
members of the administrative, management or supervisory bodies of State-owned enterprises and wholly State-owned commercial corporations		
Municipality mayors and deputy mayors, borough mayors and deputy mayors and chairpersons of a municipal council		
Members of the governing bodies of political parties		
Heads and deputy heads of international organizations, members of the management or supervisory bodies at international organizations or persons performing an equivalent function in any such organizations		
<b>II. I hereby declare that in the last 12 months:</b>		
I have been included in the following category under art. 36, para 2 of MAMLA (specify a category under item 1 above): .....	I have not been included in the categories under Art. 36, para. 2 of MAMLA;	
<b>III. I hereby declare that:</b>		
I belong to the following category under art. 36, para 5 of MAMLA (specify a category):	I do not belong to the categories under Art. 36, para. 5 of MAMLA.	
Spouses or de facto cohabitants		
First-degree descendants and the spouses or the de facto cohabitants thereof (children)		
First-degree ascendants and the spouses or the de facto cohabitants thereof (parents)		
Second-degree correlative relatives and the spouses or the de facto cohabitants thereof (brother/sister)		
any natural person who is known to have joint beneficial ownership with any person referred to art. 36, para 2 of MAMLA of a legal person or other legal entity or to be in other close commercial, professional or other business relationships with any person referred to in art. 36, para 2 of MAMLA		
Any natural person who has sole ownership or sole beneficial ownership of a legal person or other legal entity which is known to have been set up for the benefit of any person referred to in art. 36, para 2 of MAMLA		
<b>IV. I hereby declare that in the last 12 months:</b>		
I have been included in the following category under art. 36, para 5 of MAMLA (specify a category under item III above): .....	I have not been included in the categories under Art. 36, para. 5 of MAMLA;	
I hereby provide additional information with regard to my assignment to the aforesaid category/ies: .....		
(The position of the person pursuant to art. 36, para 2 of MAMLA shall be specified with regard to item I and item II; the full name and position of the person pursuant to art. 36, para 2 of MAMLA shall be specified with regard to item III and item IV)		
Filling in the fields marked with Roman numerals is mandatory		

Information on personal data processed by UniCredit Bulbank AD in accordance with Regulation (EU) 2016/679 General Data Protection Regulation

UniCredit Bulbank AD, UIC 831919536, with registered seat and management address at Sofia, 7, Sveta Nedelya Sq., holding a banking license issued by the BNB by virtue of Order No. PД22-2249/16.11.2009, is a data controller.

The Bank processes your personal data for the purposes of carrying out banking activities and in the management of relations with clients, before and/or during concluded bank agreements. If you apply for a credit product, the Bank will need to process your personal data for the purposes of the creditworthiness assessment. Also, if you have given your consent, your personal data will be processed for direct marketing purposes by analyzing information about your preferences and consumer habits and promoting the products and services offered by the Bank. Your personal data may be processed to survey your satisfaction and to improve customer service, unless you object to this. In order to control the activities of external service providers, to protect and ensure security, as well as to prevent fraud, information that constitutes personal data is also processed. UniCredit Bulbank AD is obliged by law to process your personal data for the purposes of preventing money laundering and terrorist financing. The Bank is obliged under the Measures Against Money Laundering Act (MAMLA) to identify the person performing the transaction, i.e. to process personal data from the identity document, including when the person is not its customer. This processing also includes the fulfillment of the legal obligation to verify and take a copy of the identity document, and the operations in question may be carried out using technical means authorized by law. The data is processed and stored for the period and purpose specified in the Personal Data Protection Act. In addition, the Bank is required to process your personal data when you act as a representative of a legal entity that is a client of the Bank. Your personal data will only be processed for the purposes for which it was collected.

The Bank processes personal data in the presence of at least one of the grounds for processing, namely: when you give your consent; when you want to conclude or have already concluded an agreement with the Bank; for compliance with a legal obligation; for the purposes of the legitimate interests of UniCredit Bulbank AD. If you do not provide your personal data, the Bank will not be able to provide you with the service you want to receive.

When it is stipulated by law or in your agreement, UniCredit Bulbank AD may disclose personal data to different categories of recipients, namely:

- » public authorities, institutions and establishments, auditors supervising the activities of the bank or the compliance with a law applicable to the bank or the data subjects. Those may be, for example, the Bulgarian National Bank, the Financial Supervision Commission, the Commission for Personal Data Protection, the National Revenue Agency, the State Agency for National Security, the Ministry of the Interior, courts of law, the Public Prosecution Office, etc.;
- » personal data processors acting under the direction of the bank (including persons providing assistance in connection with the servicing and collecting receivables of the controller);
- » persons related to the Bank, including UniCredit Group companies, where there are legitimate interests of UniCredit Bulbank AD. Under various processes related to direct marketing, assessment of connectivity, maintenance and management of information systems, regulatory reporting, sale of products and services, etc., UniCredit Bulbank AD and the subsidiaries of the Bank in Bulgaria (UniCredit Consumer Financing, UniCredit Leasing, UniCredit Insurance Broker, UniCredit Fleet Management and UniCredit Factoring) can act as joint controllers and jointly determine the purposes and means of processing personal data;
- » to make enquiries and receive information related to the assessment of your creditworthiness, when you have expressed your willingness to enter into an agreement with the Bank;
- » third parties where there is a valid legal basis for disclosure;
- » partners providing loan, investment and insurance mediation services and other services in cooperation with UniCredit Bulbank AD, exclusively for the Bank's customers who use these services.
- » upon a transfer /assignment/ of the receivables to third parties, in accordance with the requirements of the effective national legislation.

Usually, UniCredit Bulbank AD does not transfer personal data to third countries or international organizations. However, if this is necessary, the provisions of the General Data Protection Regulation will be followed. Such transfer is done, for instance when it is required for the conclusion and execution of an agreement between you and the Bank. These are the cases when you want to make a money transfer abroad. You may use the Bank's telephone numbers or contact form (available on our website) to obtain information on the applicable guarantees for the protection of your personal data and the conditions for the transfer.

UniCredit Bulbank AD processes your personal data within the terms established by the legislation in force in the country and by the regulatory supervisory authorities. Personal data with regard to which there is no explicit legislative/supervisory obligation to be stored, is erased after the purpose for which it was collected and processed is achieved.

For certain categories of credit products (for instance, those with a pre-approved limit), you may be subject to an automated decision making process, which includes profiling when your creditworthiness is assessed. This type of decision-making is necessary to conclude the agreement. For this purpose, various checks are carried out in databases of the Bank and in official registers for the country, on the basis of which the decision is made according to predefined criteria. You may receive an offer for this type of product if you have previously given your consent to the processing of your personal data for direct marketing purposes. The decision whether to accept the offer is entirely yours.

We hereby inform you that pursuant to the General Data Protection Regulation you have the right to request access to, correction, erasure or restriction of the processing of your personal data, as well as the right to data portability. You can object to processing on the basis of a legitimate interest. If you have given consent for a specific purpose, you can withdraw it at any time without affecting the lawfulness of the processing before its withdrawal.

Further information about the personal data processed by UniCredit Bulbank AD can be found on the Bank's website [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg), Personal Data Protection section as well as at a bank branch/center convenient for you.

You can contact the Personal Data Protection Officer of UniCredit Bulbank via the following contact details: [DPO@UniCreditGroup.BG](mailto:DPO@UniCreditGroup.BG), 7, Sveta Nedelya Sq., 1000 Sofia, Bulgaria.

If you believe that your rights regarding the processing of personal data have been violated, you can file a complaint with the Commission for Personal Data Protection.

CONSENT IN ACCORDANCE WITH REGULATION (EU) 2016/679 OF THE EUROPEAN PARLIAMENT AND THE COUNCIL

In order for you to be kept up to date with new information and not to miss out on the opportunity to avail yourself of relevant proposals by UniCredit Bulbank AD and its partners we need your consent to have your personal data processed for the purposes of direct marketing. By giving your consent you declare that you wish to receive information from UniCredit Bulbank, via the contact data that you have given us (telephone number, email address, mailing address, etc.) about current promotions, products and bank services as well as information about the Bank's subsidiaries and business partners outside UniCredit Group, selected according to the analysis of your specific needs.

- I agree to receive information.
- I do not agree to receive information.

You have the right to withdraw your consent at any time. The withdrawal of consent does not affect the lawfulness of the processing that was made before the withdrawal of the consent.

**GENERAL PROVISIONS**

- » I hereby declare that the information provided by me is correct, exhaustive and provided voluntarily.
- » I shall immediately notify UniCredit Bulbank AD in writing in case of any changes and provide other data and documents, if necessary. In case of any change in my personal data or in the circumstances stated above, I will submit a declaration to UniCredit Bulbank AD within 7 days. If any changes take place in December, I shall submit a declaration by the end of the calendar year at the latest.
- » I hereby confirm that I have been provided with and have read the information regarding the personal data processed by UniCredit Bulbank AD in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council and that I have been notified that the information regarding the personal data processed by the Bank is available on the website of the Bank, on information boards and on request at the branches of the bank.
- » I give my consent for the data protected under the Credit Institutions Act to be provided, subject to compliance with the requirements for privacy and confidentiality, used by lawyers, accountants, auditors and other external consultants and persons working for the Bank, including as proxies, contractors, intermediaries or otherwise, as well as to other financial institutions in the country and abroad, in cases where they belong to the same banking group or are related persons to the Bank within the meaning of the applicable law. I authorize the Bank, against the obligation of the third parties to comply with the rules of privacy and confidentiality, to disclose to them facts and circumstances constituting bank secrets within the meaning of Art. 62 of the Credit Institutions Act. I declare that I am aware of and explicitly agree that the information under Art. 142b, par. 1 of TSIPC, containing my personal data, account balance or value, incl. the cash value on the account, can be the subject of an automatic exchange of financial information in accordance with Chapter 16, Section IIIa of TSIPC as well as can be provided to the jurisdiction/s where I am a resident for tax purposes, in fulfillment of the international commitments of the Republic of Bulgaria.
- » I declare that the transactions/operations on the accounts within the scope of my relationship with UniCredit Bulbank AD are carried out:
  - At my expense
  - At the expense of a third person as follows: .....

(Name, Personal Number/Foreigner's Personal Number)
- » I confirm that I am aware of the obligation of UniCredit Bulbank AD (the Bank) to observe the laws and regulations for imposing economic and financial sanctions or trade embargo or any other restrictive financial and economic measures. I hereby declare that I will not use the services provided by the Bank for purposes which constitute and/or may result in violation of sanctions by the Bank.
- » I am aware of and I agree that the Bank does not handle any tax issues and does not provide tax consultations.
- » I am aware of the criminal liability under Art. 313 of the Criminal Code for declaring false information as well as the administrative and criminal responsibility under the TSIPC.

(TSIPC – art. 278C, para. 4 “An account holder who provides false data and circumstances in a declaration or return provided for in this Code so that his/her status of a reportable person is not established, shall be liable to a fine or a pecuniary penalty of up to EUR 511,29 unless subject to a severer sanction.”)

The fields with the customer's tax identification number must be filled in or it must be indicated if the country where the customer is a resident for tax purposes does not issue a tax identification number.

**INFORMATION ABOUT THE PROXY/ DEPOSITOR/ LEGAL REPRESENTATIVE** *(the field must be filled in only if not filled in personally by the holder but by a proxy/ depositor/ LEGAL REPRESENTATIVE)*

Name		
Capacity as	<input type="radio"/> Proxy <input type="radio"/> Depositor <input type="radio"/> Legal representative	
Personal Number / Foreigner's or other Personal Number		
Gender		
Date of birth	Country of birth	Place of birth
Address as shown on the identity document/ permanent residence <i>(street number, street, floor, apt., location, post code, quarter, country)</i>		
Correspondence address <i>(street number, street, floor, apt., location, post code, quarter, country)</i>	<input type="radio"/> Coincides with the permanent address <input type="radio"/> Other <i>(please, specify):</i> .....	
Telephone, e-mail		
Citizenship <i>(Please, specify your citizenship)</i>	Other citizenship <i>(Please, specify second and any other citizenship)</i>	
I declare that I am aware of and have the necessary information in connection with the circumstances being declared, and I confirm that it is accurate and correct.		

Declarant's full name as per the ID document and signature: .....

Full name of the employee who received the declaration: .....

Position and signature of the employee who received the declaration: .....

Date and hour of receiving: ..... .....

