



Completion date:

BRANCH

(filled in by authorized SB employee)

Client ID number

Remark

APPLICATION

for client identification/revision – individual

Resident

Non-resident

PERSONAL DATA	Name and surname	Father's name*

Date and place of birth	Resident address and place (from the document for personal identification)	Contact address (if different than Resident address)	Personal Registration Number (PRN)
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Document for personal identification of the client (the data stated are taken from one of the documents listed below – a copy of the document is kept in the client's file)

1. ID card number]	Issuing authority	Date of expiry	Country
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2. Passport Number	Country	Date of expiry
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1. CLIENT CONTACT DATA	Contact address	Contact telephone	Mobile telephone
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E-mail*	Occupation	Employer	Address / Phone number of employer*
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ACTIVITY OF EMPLOYER:	public administration sport, art and culture international organizations other	education executors owner	agriculture lawyers non-profit organizations	health notary public non-profit organizations	industry and construction HORECA casinos, betting and winning games	trade consulting and banking	accounting, IT economic-legal consulting	transport
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2. OTHER CLIENT DATA	Country of residence	Nationality
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1. AMOUNT OF AVERAGE MONTHLY INCOME:	UP TO 20.000 MKD	FROM 20.000 MKD TO 50.000 MKD	MORE THAN 50.000 MKD	WITHOUT REGULAR MONTHLY SALARY
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OTHER ADDITIONAL SOURCES OF MONTHLY INCOME:	YES	UP TO 30.000 MKD	MORE THAN 30.000 MKD	NO
(in case of affirmative answer, the client selects one or two)				

PROPERTY OWNED*	1. Apartment, house	2. Real estate	3. Owner of a company _____ (name of the company)	4. Owner of stake / shares in a company (more than 25% ownership) _____ (name of the company)	5. other property _____
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MARITAL STATUS*	1. Married	2. Single
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BANK PRODUCTS AND SERVICES USED OR TO BE USED BY THE CLIENT IN FUTURE*:	1. Transaction account	2. Credit card	3. Deposits	4. Loans	5. E-banking	6. Safe-deposit box	7. other (Circle the number of the product/service)
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OTHER CAUSES FOR THE PURPOSE OF THE BUSINESS RELATIONSHIP:	
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ACCOUNTS IN OTHER BANK(S)*:	
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CLIENT'S CONSENT

By signing this application I herewith confirm that:

- The data stated above are correct.
- In case of change of my personal data (including the address data), I shall notify the Bank thereof within 3 working days from the occurrence of the change. Otherwise, each delivery by the Bank to the Client shall be considered as properly facilitated on the address stated herewith.
- I am informed that my personal data stated in this application shall be registered, processed and updated for the legitimate needs of the Bank and fulfilment of the legal obligations, and if needed, the Bank may transfer my personal data to other EU or EEA member-countries or other countries which are not members of EU or EEA, upon prior notification/approval for transfer of personal data by the Personal Data Protection Agency.
- I am informed that the above stated data are business secret according to the Banking Law and other applicable regulations.
- I am informed that the Bank reserves the right to require other client data with reference to the established business relationship.
- I am informed that the Bank reserves the right to reject the establishing of business relationship.
- I am informed that Bank reserves the right to terminate the business relationship with the client at any time.
- I am familiar with the terms and conditions on establishing business relationship with the bank and I accept these in their entirety.

THE BANK RESERVES THE RIGHT TO REJECT THE APPLICATION WITHOUT ADDITIONAL CLARIFICATION

Important notice: The application is considered as completed if all the required information is included, for which verification is done by an authorized Bank employee who is establishing / revising the business relation with the client.

USE OF CONTACT DATA FOR SENDING PROMOTIONAL OFFERS

By the completion of this application, I herewith confirm that:

I agree my personal data to be used for promotional activities and profiling, to the extent that it is related to direct marketing.

I disagree my personal data stated in this Application to be used in future for any kind of promotional activities.

(In case of given consent, the client can withdraw the consent for his personal data to be processed for promotional activities, without compensation)

By signing this application I hereby confirm that:

I act solely on my own behalf, for my account and my interest, but not for behalf, for account and for interest of a third party, i.e. another person.

I act for behalf, for account and for interest of another person

*Data that are not mandatory

Transparency, information and access to personal data

1. Contact data of the Personal Data Protection Officer of Stopanska Banka AD - Skopje

- E-mail: privacy@stb.com.mk, or

- telephone number: (03) / 295 - 591.

2. Processing of personal data by SB

The Bank processes personal data in accordance with the Law on Personal Data Protection, to a sufficient extent necessary to fulfil the purposes for which the data were collected and in a transparent manner to the personal data subjects. The Bank primarily collects, processes and uses personal data in order to provide the best possible financial services to the customers, to adapt the business processes according to the customer needs and to comply with the legal obligations.

Specifically, the Bank collects the personal data stated in this Application and in the Statement for holders of public function attached to the Application, based on the legal obligations arising for the Bank from the Law on Prevention of Money Laundering and Financing of Terrorism and based on the Bank's assessment of certain personal data as necessary in fulfilling its legal or contractual obligations. Any individual who intends to establish a business relationship with the Bank as well as due to the legal obligation for the Bank to update customer data, is required to fill the required fields of this Application and the Statement for holders of public function in attachment to the Application.

In case the Bank uses personal data of the subjects in order to inform them about the new products and / or services of the Bank or other similar promotional activities, explicit consent is required from which it can be withdrawn at any time, free of charge, through several channels: directly in the branches, through the Contact Center, or by withdrawing the consent on the e-banking platform.

3. Disclosure of personal data

The Bank may disclose the personal data of the personal data subject only if it is obliged in accordance with the Law, Decision of the competent authority or third parties, i.e. the following category of personal data users: state bodies or legal entities established by the state to perform public authorizations, agency or other authorities as well as to third parties (individuals or legal entities) acting upon order or on behalf of the Bank.

The Bank cooperates with third parties who can implement appropriate technical and organizational measures in accordance with the regulations and standards of the Bank, while enabling of personal data subjects' personal data protection.

The bank may, if necessary, transfer the personal data of the personal data subject to other EU or EEA member states or to other non-EU member states or to the EEA, upon prior approval / notification of the transfer of personal data by the Personal Data Protection Agency.

4. Storage of personal data

The Bank keeps the personal data no longer than necessary for the purposes for which they are processed, i.e. as long as it has a contractual obligation with the client, the Bank needs to protect its rights in front of the court or other bodies and as long as there is a legal obligation to keep the data.

Depending on the type of document / data, the duration of personal data storage is regulated by an internal act of the Bank in accordance with applicable laws.

After the expiration of this period, in an internally determined procedure, the Bank destroys the data and the documents, including the data processed by third parties on behalf of the Bank (eg debt collection agencies, law firms, etc.).

5. Rights of the personal data subject

The personal data subject may request from the Bank:

- issuance of a certificate whether his personal data or personal data about him are processed, whereby the Bank shall provide the information in accordance with the Law on Personal Data Protection;
- correction of his incorrect personal data and to supplement his incomplete personal data by giving an additional statement;
- deletion of his personal data, if the conditions are met in accordance with the Law on Personal Data Protection, i.e. if the processing is not necessary for compliance with a legal obligation that requires processing according to the law applicable to SB;
- restriction of the processing of his personal data, if the conditions are met in accordance with the Law on Personal Data Protection;
- to file a complaint to the Bank at any time, based on a specific situation related to it, against the processing of his personal data, based on Article 10 paragraph (1) lines 5 or 6 of the Law on Personal Data Protection, including profiling based of these provisions. If personal data are processed for the purposes of direct marketing, the personal data subject has the right at any time to file a complaint against the processing of his personal data related to this type of marketing, which includes profiling to the extent that it is related to direct marketing;
- to receive his personal data, which he has provided to the Bank in a structured, normally used, machine-readable format, where he has the right to transfer that data to another controller, without obstruction by the Bank, if the conditions are met in accordance Law on Personal Data Protection.

The personal data subject has the right to submit a request to the Personal Data Protection Agency, if he / she considers that the processing of his / her personal data violates the provisions of the Law on Personal Data Protection, without ruling out any other administrative or judicial means for legal protection.

* For more detailed information on personal data processing, please contact the Personal Data Protection Officer or visit the Privacy Policy of Stopanska Banka AD - Skopje on the bank's website or in paper form in all branches of the Bank.

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3. STATEMENT FOR HOLDERS OF PUBLIC FUNCTION

I	with PRN (for residents)	with ID card/passport	(for non residents): herewith declare, under moral, criminal and
material responsibility that:			
I am neither a holder of public function (Politically Exposed Person – PEP) and/nor a person related to a holder of public function (PEP)			
I am a holder of public function (PEP) and/or a person related to a holder of public function			

**Definition on holders of public function (PEP) and/or persons related to them according to the applicable legal regulations in RM

“Holders of public functions” are natural persons who are or have been entrusted with public functions in the Republic of Macedonia or in another country, such as:

- presidents of states and governments, ministers and deputy or assistant ministers,
- elected representatives in legislative bodies (members of parliament),
- judges of Supreme Courts of Constitutional Courts or other bearers of high judicial functions against which decision/verdict, excluding the exceptional cases, legal remedies cannot be used,
- members of management boards of supervisory or regulatory bodies and agencies, state auditing institution, and board members of a Central Bank,
- ambassadors,
- high ranking officers in the armed forces (ranks higher than colonel),
- elected and appointed persons pursuant to Law and members of management and supervisory boards of state owned enterprises
- persons with functions in political parties (members of political party executive bodies),
- persons currently at or previously at outstanding function in international organization, such as: managers, deputy managers, members of management and supervisory boards or other equivalent functions, and
- mayors and chairpersons of municipality councils.

Persons shall be considered holders of public functions as referred to in items a) to j) for at least two years after the cessation of the public function, and on the basis of a previously carried out risk assessment by the entities.

The term “holders of public functions” shall also cover:

- Family members of the holder of public function, as follows:
 - marital partner or a person with whom the holder of the public function lives in communion,
 - children and their spouses or persons with whom the children of the holder of public function live in communion, or
 - parents of the holder of public function.
- Person who is considered to be close associate with the holder of public function is natural person:
 - who is known to have joint legal or beneficial ownership over the legal entity, has concluded agreements or has established other close business links with the holder of public function, or
 - who is the only beneficial owner of the legal entity or legal arrangement which is known to be incorporated on behalf of the holder of public function.

Note: The application is considered as completed if all required information is included and the statement for holders of public function, as well, for which verification is done by an authorized Bank employee who is establishing / revising the business relation with the client.

Submitted by

(Name and Surname)

(signature)

(place and date)

TO BE FILLED IN BY THE BANK

Application is accepted and inspected by:	Signature of the authorized person in the Bank:	Position:
Date:	Branch:	

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