

Completion date:

BRANCH

Client ID
number

ID no. of client /
REMARK

(filled in by authorized SB employee)

APPLICATION

for client identification/revision – legal entities

☐ RESIDENT ☐ NON-RESIDENT

1. GENERAL CLIENT INFORMATION

Full name		Short name			
Tax number		ID number	Country of original jurisdiction where the client is registered		
RESIDENT:	Address in North Macedonia	City	Country	Telephone in North Macedonia	E-mail address
NON-RESIDENT:	Address in resident country	City	Country	Telephone in resident country	E-mail address
Number of document within the appropriate register in which the legal entity is registered (provided there is such a register in the country where the legal entity is registered). In lack of such a number, the date of the document issuing should be stated				Date of recording in the Register (date of constitution of the legal entity)	
Decision by a special registering institution for a license for certain activities or a license (exchange operations, leasing, games of chance, insurance, fast money transfer) (in case the legal entity activity requires a special license/ license according to the applicable legal regulation)				☐ yes (fill-in cells I and II below) ☐ no (continue to III)	
I. Issuing authority of the document / Name of the institution			II. Date of issuing of the license / permission		
III. Principal activity			IV. Date of issuing of the license / permission		
(circle the number of activity)					
☐ public administration ☐ education ☐ agriculture ☐ health care ☐ industry and construction ☐ trade ☐ accounting, information technology and telecommunications					
☐ traffic ☐ sports, art and culture ☐ enforcers ☐ lawyers ☐ notaries ☐ tourism and catering ☐ financial mediation and banks ☐ economic & legal consulting					
☐ international organizations ☐ self-employed person ☐ non-government organizations ☐ casinos, betting offices, games of chance ☐ cannabis ☐ political parties					
☐ other					
TYPE OF CLIENT:					
☐ sole proprietorship limited liability company ☐ Limited liability company ☐ Joint-stock company ☐ Public company ☐ State owned ☐ Association of Citizens ☐ Sole proprietor ☐ Other					
SIZE OF COMPANY / LEGAL ENTITY				Number of employees (current situation)*	
☐ micro ☐ small ☐ medium ☐ large					
(Before answering please read the additional explanation given below so that you can give correct answer)					

Additional explanation (size of company / legal entity):

- A micro-sized commercial entity shall be a commercial entity that, in each of the last two accounting years, or in the first year of its operations, met the following two criteria:
 - the average number of employees, based on the number of their full-time working hours, is up to 10 employees; and
 - the gross annual revenue acquired from any source does not exceed EUR 50,000 in MKD counter-value;
- A small-sized commercial entity shall be a commercial entity that, in each of the last two accounting years, or in the first year of its operations, has met at least two of the following criteria:
 - the average number of employees, based on the number of their full-time working hours, is up to 50 employees;
 - the annual income is less than EUR 2,000,000 in MKD counter-value, and the total turnover is less than EUR 2,000,000 in MKD counter-value;
 - the average value (at the beginning and at the end of the accounting year) of the total assets is less than EUR 2,000,000 in MKD counter-value.
- A medium-sized commercial entity shall be a commercial entity that, in each of the last two accounting years, or in the first year of operations, has met the first criteria and at least one of the second or third of the following criteria:
 - the average number of employees, based on the number of their working hours, is up to 250 employees;
 - the annual income is less than EUR 10,000,000 in MKD counter-value; or
 - the average value (at the beginning and at the end of the accounting year) of the total assets is less than EUR 11,000,000 in MKD counter-value.
- Commercial entities, which are not classified as small or medium-sized commercial entities shall be treated as large commercial entities. In case of the inability to classify the commercial entities in paragraph 2 and 3, i.e. when each of the three criteria is different, the commercial entities shall be classified as medium-sized commercial entity. In case of the inability to classify the commercial entities in paragraph 1, i.e. when the two criteria are different, the commercial entities shall be classified as small-sized commercial entity.

2. OTHER CLIENT DATA

E-mail address for financial data*		Web page*
CAPITAL RELATED ORGANIZATIONS / LEGAL ENTITIES WITH SHARE EQUAL TO OR HIGHER THAN 20% OF THE CAPITAL		
OWNERS OF SHARES INDIVIDUALS WITH SHARE EQUAL TO OR HIGHER THAN 20% OF THE CAPITAL		
Name and Last name		Address
PRN	ID No./passport No.	Issued by
BANK PRODUCTS / SERVICES TO BE USED*		
☐ MKD account ☐ Foreign currency account ☐ Credit card ☐ Loan ☐ Letter of credit ☐ Letter of guarantee ☐ Safe-deposit box ☐ other causes for the purpose of the business relationship		
REALIZED ANNUAL INCOME IN THE LAST YEAR (IN EUR)		*As per the results of the analysis of the established business relationship with the client, the Bank reserves the right to additionally require financial statements of the legal entity's operations
☐ up to 2.000.000 EUR ☐ from 2.000.001 to 4.000.000 EUR ☐ above 4.000.001 EUR		
EXPECTED BUSINESS RELATIONSHIPS WITH CLIENTS FROM THE FOLLOWING COUNTRIES		
☐ North Macedonia ☐ USA ☐ Canada ☐ EU ☐ Australia / New Zealand ☐ Japan ☐ Russia ☐ Pakistan ☐ Uzbekistan ☐ Turkmenistan ☐ Azerbaijan ☐ Moldavia		
☐ Korea ☐ The Bahamas ☐ African Countries ☐ Gibraltar ☐ Cayman Islands ☐ Iran ☐ British Virgin Islands ☐ Panama ☐ China ☐ Cyprus ☐ Burma/ Sao Tome and Principe		
☐ other		

Manager (name and surname)	Address		
Personal Registration Number	No of ID / No. of passport	Issuing authority	
Manager (name and surname)	Address		
Personal Registration Number	No of ID / No. of passport	Issuing authority	
Manager (name and surname)	Address		
Personal Registration Number	No of ID / No. of passport	Issuing authority	

Authorized person for opening/operating with the account:

Authorized person (name and surname)	Address		
Personal Registration Number	No of ID / No. of passport	Issuing authority	
Authorized person (name and surname)	Address		
Personal Registration Number	No of ID / No. of passport	Issuing authority	
Authorized person (name and surname)	Address		
Personal Registration Number	No of ID / No. of passport	Issuing authority	

3. STATEMENT ON BENEFICIAL OWNER

I (name and surname) _____ with PRN _____ and residence at _____
act as an authorized person for opening /updating the account of the below mentioned company, on the position of _____ in the Company:
Full name _____ Address _____ Tax number _____
In order to establish business relationship with the Bank, I herewith declare that the beneficial owner/s (**please look at the explanation stated below) is/are:

Private individuals:

Name and surname	PRN	Passport no / ID card No	Address	Politically Exposed Person ☐ yes ☐ no
Name and surname	PRN	Passport no / ID card No	Address	Politically Exposed Person ☐ yes ☐ no
Name and surname	PRN	Passport no / ID card No	Address	Politically Exposed Person ☐ yes ☐ no
Name and surname	PRN	Passport no / ID card No	Address	Politically Exposed Person ☐ yes ☐ no

1) ** Beneficial owner of a legal entity is:

1. A natural person(s) who ultimately owns or controls a legal entity through direct and/or indirect ownership of a sufficient percentage of the shares, i.e. shares or voting rights, as well as through other ownership interest in that legal entity, including through bearer shares or other form of control.
2. A natural person(s) who holds a senior management position in the legal entity, i.e. who is authorized by law and internal acts to manage and is responsible for the operations of the legal entity.
- (2) Indicator of direct ownership is the possession of over 25% of stocks, voting rights or other rights in the legal entity or the ownership of 25% plus one share.
- (3) Indicator of indirect ownership is the possession or control of natural person (persons) over one or several legal entities that individually or jointly possess over 25% of stocks or 25% plus one share.
- (4) If by implementing the items 1 paragraph (1) hereinabove cannot be identified the natural person/s as beneficial owner/s or if the Bank is not sure that the natural person/s identified in accordance with items 1 paragraph (1) hereinabove is/are beneficial owner/s, in such cases as beneficial owner/s is/are considered the person/s identified by implementing item 2 paragraph (1) hereinabove.

Beneficial owners of other legal entities

- A) Beneficial owner of domestic and foreign associations and their unions, institutions, chambers, labor unions, political parties, cooperatives, religious groups or other organizations in which the share in management on the basis of ownership share in the capital cannot be identified, shall be considered every natural person who is authorized to represent them or the natural person who holds control position in managing the organization property.
- B) Beneficial owner of foundation, trust or other legal arrangement is each natural person who is:

1. Founder;

2. Agent;

3. Manager/s (if any);

4. Beneficiary or a group of beneficiaries of the managed property under condition the future beneficiaries to be identified or to be possible to identify them;

5. Natural persons who perform functions identical or similar to ones referred to in items 1, 2, 3, and 4 of item b; and/or

6. Other natural person who by direct or indirect ownership or otherwise exercises control over the foundation/trust/legal arrangement.
- C) Beneficial owner of sole proprietor or of self-employed persons is a natural person registered for performing the activity and who is concurrently the only authorized representative.
- D) Beneficial owner of government-financed institution is a head of the government-financed institution.

Exceptions in reference to identification of the beneficial owner

The Bank is not obliged to identify and verify the identity of beneficial owner if the client is legal entity whose securities are listed in the domestic or foreign stock exchange of securities from countries that satisfy the international AML/CTF standards or which data on beneficial owners are transparent and publicly accessible.

** Definition of holders of public function and/ or persons connected with them in accordance to the applicable current regulations in Republic of North Macedonia:

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

- a) presidents of states and governments, ministers and deputy or assistant ministers,
- b) elected representatives in legislative bodies (members of parliament),
- c) 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,
- d) members of management boards of supervisory or regulatory bodies and agencies, state auditing institution, and board members of a Central Bank,e) ambassadors,
- f) high ranking officers in the armed forces (ranks higher than colonel),
- g) elected and appointed persons pursuant to Law and members of management and supervisory boards of state owned enterprises
- h) persons with functions in political parties (members of political party executive bodies),
- i) 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:

- 1)) 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.
- 2) 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.

Notice:

1. In case of changing the ownership and management structure of the Company, it is obliged to inform the Bank in short notice about the changes regarding the beneficial owner and to submit to the Bank a new Statement with updated data, within 15 days from the change.
2. According to my/our findings, the abovementioned persons are not involved in any kind of illegal activities.
3. The data in this Statement are given under full material and criminal responsibility, and by this signature, I hereby confirm that the same are accurate and complete.
4. The application is considered fully completed if it contains all mandatory information, including the Statement of Beneficial Owner and the Statement for a Public Office Hotder, which are verified by the responsible employee of the Bank establishing/updating the business relationship with the client.

A personal data subject in accordance with the Law on Personal Data Protection is an identified natural person or an identifiable natural person. For the purposes of this application, personal data subjects are the manager(s) of the legal entity, the beneficial owner(s) of the legal entity, the authorized person(s) for opening/operating with the account(s) of the legal entity, as well as the share owners, i.e. natural persons with a participation equal to or greater than 20% of the company's capital.

Taking into account the above, information on the personal data subjects is provided in the attachment:

1. Name and Contact data of the Personal Data Controller, Stopanska Banka AD – Skopje

- Address: 11 Oktomvri no. 7 , 1000 Skopje
- Republic Of North Macedonia
- E-mail: kontaktcentar@stb.com.mk
- telephone number: (02) / 3100 – 109
- www.stb.com.mk

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 on beneficial owner, as well as in 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, the Statement on beneficial owner as well as 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, NATO or EEA member states or to other non-EU member states, NATO 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 the processing of personal data, please contact the Personal Data Protection Officer at privacy@stb.com.mk, read the Privacy Policy of Stopanska Banka AD – Skopje published on the Bank's website www.stb.com.mk or in paper form in all branches of the Bank.

4. CLIENT'S CONFIRMATION

By signing this Application I/we herewith confirm that:

- the data stated above are correct;
- in case of change of statutory data I/we shall notify the Bank 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 herein;
- I/We agree my personal data stated in this application to be registered, processed and updated for the needs of the Bank and, if needed, the Bank to transfer my personal data to other EU, NATO or EEA member-countries or other countries which are not members of EU, NATO or EEA, upon prior approval for transfer of personal data by the Office for personal data protection;
- I/we am/are informed that the above stated data are business secret according to the Banking Law and other applicable regulations;
- The Bank reserves the right to require other client data with reference to the established business relationship;
- I/we am/are informed and agree that the Bank reserves the right to reject establishing of business relationship;
- I/we am/are informed and agree that the Bank reserves the right to terminate the business relationship with the client at any time;
- I/we am/are informed about the provisions on establishing business relationships with the Bank and I accept these in their entirety;
- I am aware that SB is not responsible for the secrecy of data not received by the User (or received by a third party) unless the User promptly informs SB of any change and/or cancellation of the e-mail address for financial data or possible misuses of the quoted e-mail address by third parties;
- I am familiar with and agree to the terms and conditions of the e-mail service.

*data that are not mandatory

Place and date:	Seal	Signature of the authorized person

TO BE FILLED IN BY THE BANK

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