

List of Documents Required for Opening Bank Account, Making a Deposit, Receiving a Card or Renting a Safe Deposit Box in Ameriabank CJSC (hereinafter “Bank”)¹

1. For Individuals

Documents and information provided by client

- Identity document (ID)² (if you wish to make a deposit in the name of another person, the latter’s ID should also be provided)
- Personal public service number³ (applicable only to residents)

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)
- Signature card

For Minors under 14

Documents and information provided by client

- IDs of the account opening applicant, the minor and the latter’s legal representatives²
- Personal public service number of the account opening applicant³ (applicable only to residents)
- Proof of the minor’s legal representatives’ status

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)
- Signature card

For Minors Aged 14-18

Documents and information provided by client

- IDs of the minor and any of his/her legal representatives²
- Minor’s personal public service number³ (applicable only to residents)
- Proof of the minor’s legal representatives’ status
- Written approval of any of the minor’s legal representatives for performing account transactions

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)
- Signature card

2. For Private Entrepreneurs, Individuals Assigned TIN under Armenian Legislation and Notaries

Documents and information provided by client

- ID²
- Personal public service number³
- State registration certificate
- Document certifying tax identification number (TIN) (not required if TIN is specified in the state registration certificate)
- IDs of the persons authorized to operate the account (authorized signatories)²
- Service certificate and (or) appointment order for notaries

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)
- Instruction to perform transactions through the account, containing specimens of signature and seal⁴ (if any).

3. For Resident Legal Entities and Offices of Foreign Legal Entities Incorporated in Armenia

Documents and information provided by client

- Charter; Armenia-based separate offices of foreign legal entities should also provide (i) the charter of the parent foreign legal entity or other equivalent document, and (ii) a power of attorney granted by the head of executive body of a foreign legal entity to the executive of the separate office (the latter is not required if the executive of the separate office and the head of the executive body of the foreign parent company is one and the same person),
- State registration certificate, including information about the head(s) of the entity's executive body (references)
- Document certifying the taxpayer's identification number (not required if TIN is specified in the state registration certificate)
- IDs of the head(s) of the executive body and persons authorized to operate the account (authorized signatories)²
- Information on shareholders, participants holding 10 percent or more of the legal entity's voting shares or stock (if not available in the charter) issued by a competent authority (registry or another record-keeping office), including the details of the IDs. This information is not required for publicly traded companies provided that the latter submit a proof of being listed on the exchange.
- Copies of IDs² of the beneficial owners

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)
- Instruction to perform transactions through the account, containing specimens of signature

and seal⁴.

For Foundations, NGOs, Associations

Documents and information provided by client

- Charter
- State registration certificate, including information about the head(s) of the entity's executive body (references)
- Document certifying the taxpayer's identification number (not required if TIN is specified in the state registration certificate)
- IDs of the head(s) of the executive body and persons authorized to operate the account (authorized signatories)²
- Resolution/minutes on incorporation (not required if the charter contains information on the founders)
- Information (including details of the IDs) on the members of the top management body (if such information is not included in the articles of incorporation), i.e. minutes, resolution, declaration
- Copy of the ID² of the beneficial owner(s)

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)
- Instruction to perform transactions through the account, containing specimens of signature and seal⁴.

For Public (Municipal) Administration Entities and State-Owned Non-Profit Organizations

Documents and information provided by client

- Charter
- Founder's decision on establishment of the entity
- State registration certificate, including information about the head(s) of the executive body (references)
- Founder's or the authorized body's approval for opening a bank account, if required by charter
- Document certifying the taxpayer's identification number (not required if TIN is specified in the state registration certificate)
- IDs of the head(s) of executive body and persons authorized to operate the account (authorized signatories)²
- Copy of the ID² of the beneficial owner(s)

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)

- Instruction to perform transactions through the account, containing specimens of signature and seal⁴ (should be approved by the founder or relevant authority if required so by charter).

**List of Documents Required for Bankruptcy Account Opening
(in addition to the documents otherwise filed by the legal entity⁵)**

Documents and information provided by client

- Bankruptcy order issued by court
- Court order on appointing a bankruptcy administrator
- IDs of the bankruptcy administrator and persons authorized to operate the account (authorized signatories)²

Documents to be filled in on the Bank template

- Application-agreement
- Client data sheet, communication instruction (first time you apply to the Bank)
- Instruction to perform transactions through the account⁶, containing specimens of signatures of the bankruptcy administrator and authorized signatories, as well as the bankruptcy administrator's seal⁴ (if any). The instruction must be verified by the respective state authorities.

4. For Non-Resident Legal Entities

Documents and information provided by client

- Charter or equivalent document
- Incorporation certificate issued by the competent authority of the respective country
- Corporate resolutions or authorization to make transactions through the account (not required if the account transactions will be performed by the executives authorized so in the articles of incorporation)
- IDs of executives and persons authorized to operate the account (authorized signatories)²
- Certificate about the head(s) of the entity's executive body, shareholders holding 10 percent or more of the entity's voting shares or stock issued by the registering agency or Certificate of Incumbency containing such information
- Copies of documents required for identification of persons holding 10 percent or more of the legal entity's voting shares or stock and beneficial owners (ID for individual clients², charter or other equivalent document and state registration certificate or proof of registration issued by an authorized body – for legal entities)

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)
- Instruction to perform transactions through the account, containing specimens of signatures and seal⁴ (not required if a corporate seal is not a legal requirement under the respective jurisdiction in which case the entity submits a declaration on absence of corporate seal)

For Embassies and Consulates of Foreign States in Armenia

Documents and information provided by client

- Document certifying diplomatic accreditation to Armenia/letters of credence
- Resolution on appointment of the ambassador or consul (if such information is not available in accreditation documents)
- IDs of the ambassador or consul and authorized signatory²

Documents to be filled in on the Bank template

- Application-agreement (or agreement)
- Client data sheet, communication instruction (first time you apply to the Bank)
- Instruction to perform transactions through the account, containing specimens of signature and seal⁴

Notes

¹ **General Provisions**

- 1.1 Whenever required, the Bank may request you to provide additional information or documents.
- 1.2 If client's details match the description of US person as defined in the Foreign Account Tax Compliance Act, FATCA, enacted by the US Congress on March 18, 2010, the client will be requested to fill in respective FATCA forms.
- 1.3 Original counterparts of the documents (or their copies if such requirement is contemplated by the same) should be submitted in person or their properly certified copies should be provided. All documents submitted by non-resident legal entities, whether original or copies, should be properly certified.
"Properly certified" here means:
 - 1) Having apostil or attested by the authorized body of the given foreign state; or, for CIS countries and Georgia, notarized
 - 2) Attested by the Republic of Armenia embassy or diplomatic mission or consulate to the foreign state
- 1.4 All documents in a foreign language other than Russian or English must be accompanied by a notarized translation.
- 1.5 No need to re-submit the documents if they have been previously filed by the client and are still valid and effective
- 1.6 If the Bank may obtain the required document or information from any limited-access or public source that in the Bank's opinion is trustworthy, the Bank may waive the requirement to provide such information or document.
- 1.7 If you contact the Bank via distant communication means and do not provide properly certified copies of the documents, the Bank will start processing of your application on the basis of the copies of your ID and other documents required for provision of banking service or the application for provision of such service. However, the service will be provided (bank account opened, card issued, etc.) only after you submit the original counterparts of all documents in person or send properly certified copies to the Bank or identify yourself by other means used in the Bank for that particular case.
- 1.8 For additional services (online banking, Bank-Client, phone banking, etc.) you need to submit only the application (application-agreement).

² **Identity document means:**

- a) for Republic of Armenia citizens: passport (including biometric passport), or identity card, or military ID card for those who are on compulsory military service; temporary identity document or temporary certificate

issued by the Republic of Armenia police under the Republic of Armenia Government; for minors under 16: passport, birth certificate

- b) for asylum applicants: asylum applicant's ID
- c) for officially recognized refugees and persons granted political asylum: convention travel document
- d) for foreign citizens: passport or an internationally recognized travel document issued by a foreign state or an international organization; documents certifying legal residence in Armenia, such as permanent residence card, temporary residence card, special passport of the Republic of Armenia
- e) for stateless persons: travel document issued by a foreign state; residence certificate for stateless persons permanently resident in Armenia; documents certifying legal residence in Armenia, such as permanent residence card, temporary residence card, special passport of the Republic of Armenia
- f) for refugees granted temporary protection: identity document of the temporarily protected person (certificate of temporary asylum)

³ Personal public service number is recorded in the identity card (for Republic of Armenia citizens), residence card (for foreign citizens), identity documents of stateless persons resident in the Republic of Armenia and refugees, and the respective statements issued by the Republic of Armenia police. The former social security card number is also considered a personal public service number. If you do not have a personal public service number you should provide a statement on absence of the same, issued by the Armenian police.

⁴ The sample seal is imprinted on the Bank form in the presence of the Bank employee.

⁵ For opening of special bankruptcy accounts in the name of legal entities, the foregoing documents necessary for opening of an account of a legal entity shall also be required (documents and information presented by the customer). However, the IDs of authorized signatories shall be required only on the basis of the Account Transactions Instruction given by the bankruptcy administrator, while the information on the head(s) of the entity's executive body and their IDs shall not be required.

⁶ After the resolution on the liquidation of the legal entity has been adopted, only the bankruptcy administrator shall have the right to operate the account. Prior to such resolution the account may be run both by the bankruptcy administrator and any person authorized by him/her in writing.