

KNOW YOUR CUSTOMER SURVEY

(KYC)

Money Laundering and Terrorist Financing Prevention and Sanctions

Please be advised that the data provided in this form will be processed solely for the purpose of meeting the obligations laid down in the laws governing prevention of money laundering and terrorist financing and may not be further processed in a way incompatible with these purposes. Please be advised that you have the right to access and correct the data provided by you.

PART 1: CLIENT IDENTIFICATION

Entity name:		
Legal form:		
Registered address:	Street: Town: Postcode:	No.: Country:
Business address:	Street: Town: Postcode:	No.: Country:
Identification numbers:	Tax Identification Number (NIP):	Number in the relevant business register:
Principal business activity:		
Body representing the entity and its composition:		

PART 2: DETERMINATION OF THE CLIENT'S OWNERSHIP STRUCTURE

Client's ownership structure:	Shareholder / holder of more than 25% of total voting rights	ownership (%)
Client's ownership structure diagram:		

Is the Client listed on a stock exchange in a European Union member state?	<input type="checkbox"/> YES <input type="checkbox"/> NO	Client's ISIN Code: Name of the stock exchange:
Remarks: A company whose securities are admitted to organised trading and which is subject to the requirement to ensure the availability of information about its beneficial owner or which is a company in which the majority of shares are held by a company subject to such requirement is exempt from the obligation to complete sections 3-6 of this form.		
PART 3: IDENTIFICATION OF THE BENEFICIAL OWNER¹		
Name and surname:		
Citizenship:		
Address of residence	Street: Town: Postcode:	No.: Country:
Identification numbers:	PESEL:	Date of birth:
Remarks:		
PART 3A: IDENTIFICATION OF THE BENEFICIAL OWNER¹		
Name and surname:		
Citizenship:		
Address of residence	Street: Town: Postcode:	No.: Country:
Identification numbers:	PESEL:	Date of birth:
Remarks:		
PART 4: DETERMINATION OF THE BENEFICIAL OWNER'S OWNERSHIP STRUCTURE		
Ownership structure:	Shareholder / holder of more than 25% of total voting rights	ownership (%)
Ownership structure diagram:		
PART 5: AGENT'S DATA		
Is the Client acting through an agent?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
Agent's data – natural person:		

Agent's name and surname:		
Citizenship:		
Address of residence	Street: Town: Postcode:	No.: Country:
Identification numbers:	PESEL:	Date of birth:
Agent's data – legal person:		
Entity name:		
Legal form:		
Registered address:	Street: Town: Postcode:	No.: Country:
Business address:	Street: Town: Postcode:	No.: Country:
Identification numbers:	Tax Identification Number (NIP):	Number in the relevant business register:
Principal business activity:		
Body representing the entity and its composition:		
Remarks:		
PART 6: INFORMATION ON POLITICALLY EXPOSED PERSONS²		
Client's representation:	<p>I hereby represent, under the pain of criminal liability for providing untrue information, that the members of the Client's representation</p> <p><input type="checkbox"/> are <input type="checkbox"/> are not politically exposed persons.</p> <p>If some of the members of the Client's representation are politically exposed persons, please indicate them:</p>	
Beneficial owner:	<p>I hereby represent, under the pain of criminal liability for providing untrue information, that the beneficial owner</p> <p><input type="checkbox"/> is not <input type="checkbox"/> is <input type="checkbox"/> not applicable a politically exposed person.</p>	
Agent:	<p>I hereby represent, under the pain of criminal liability for providing untrue information, that the agent</p> <p><input type="checkbox"/> is not <input type="checkbox"/> is <input type="checkbox"/> not applicable</p>	

	a politically exposed person.
Remarks:	
PART 7: AML SURVEY	
1. Is the Client an institution obliged to comply with money laundering and terrorist financing prevention laws and regulations?	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Does the Client have in place appropriate money laundering and terrorist financing prevention procedures and processes, as well as a designated person responsible for this area?	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Does the Client have in place appropriate policies prohibiting it from entering into any business relationships, in particular with regard to the execution of transactions and use of services, with any shell banks or any other financial institutions with poor reputation, any correspondent banks without the license required under national law, and any entities subject to international sanctions?	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. Does the Client have in place appropriate procedures to be followed in the event of any dealings with politically exposed persons?	<input type="checkbox"/> YES <input type="checkbox"/> NO
5. Does the Client have in place appropriate procedures to be followed with regard to the storage of documentation related to prevention of money laundering and terrorist financing?	<input type="checkbox"/> YES <input type="checkbox"/> NO
6. Has the Client introduced a group policy applicable to all entities belonging to its corporate group?	<input type="checkbox"/> YES <input type="checkbox"/> NO
7. Has the Client made a money laundering and terrorist financing risk assessment for its business?	<input type="checkbox"/> YES <input type="checkbox"/> NO
8. Does the Client assess the money laundering and terrorist financing risk each time when	<input type="checkbox"/> YES <input type="checkbox"/> NO

entering into a business relationship?	
9. Does the Client use the sanctions lists published by the European Union, the UN Security Council and the FATF to assess the money laundering and terrorist financing risk?	<input type="checkbox"/> YES <input type="checkbox"/> NO
PART 8: REMARKS	
Remarks:	
Signature of the person filling in this form:	Name: Surname: Position: Email address: Client's stamp and signature: Date:
TO BE FILLED IN BY A KRUK GROUP EMPLOYEE	
PART 1: DOCUMENTS USED TO VERIFY THE CLIENT'S, BENEFICIAL OWNER'S AND AGENT'S IDENTIFICATION	
<input type="checkbox"/> EXTRACT FROM THE NATIONAL COURT REGISTER (KRS) / OTHER APPLICABLE REGISTER <input type="checkbox"/> EVIDENCE OF THE COMPANY BEING LISTED AT A STOCK EXCHANGE <input type="checkbox"/> ARTICLES OF ASSOCIATION <input type="checkbox"/> ORGANISATIONAL STRUCTURE DIAGRAM <input type="checkbox"/> PERSONAL IDENTITY CARD <input type="checkbox"/> ARTICLES OF ASSOCIATION <input type="checkbox"/> OTHER:	
PART 2: DETERMINATION OF THE RISK LEVEL³	
Determination of the Client's risk level:	<input type="checkbox"/> LOW <input type="checkbox"/> INCREASED

1. **Beneficial owner** means any natural person(s) who ultimately owns or controls the customer and/or the natural person(s) on whose behalf a business relationship is being established or occasional transaction carried out. A shareholding of 25% plus one share or an ownership interest of more than 25 % in the Client held by a natural person shall be an indication of direct ownership. A shareholding of 25% plus one share or an ownership interest of more than 25% in the Client held by a corporate entity, which is under the control of a natural person(s), or by multiple corporate entities, which are under the control of the same natural person(s), shall be an indication of indirect ownership.
If, after having exhausted all possible means and provided there are no grounds for suspicion, no person has been identified, or if there is any doubt that the person(s) identified are the beneficial owner(s), the natural person(s) who hold the position of senior managing official(s) shall be indicated as the beneficial owner(s).
2. **Politically exposed person** means a natural person who is or who has been entrusted with prominent public functions and includes the following: heads of state, heads of government, ministers and deputy or assistant ministers, secretaries of state and undersecretaries of state; members of parliament or of similar legislative bodies; members of the governing bodies of political parties; members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions of which are not subject to further appeal, except in exceptional circumstances; members of courts of auditors or of the boards of central banks; ambassadors, chargés d'affaires and high-ranking officers in the armed forces; members of the administrative, management or supervisory bodies of state-owned enterprises; directors, deputy directors and members of the board or equivalent function of an international organisation; in each case excluding any middle-ranking or more junior officials. As well as persons known to be close associates of a politically exposed person, meaning any natural persons who are known to have joint beneficial ownership of legal entities or legal arrangements, or any other close business relations, with a politically exposed person; or any natural persons who have sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the de facto benefit of a politically exposed person. As well as the family members of a politically exposed person, meaning the spouse, or a person considered to be equivalent to a spouse, of a politically exposed person; the children and their spouses, or persons considered to be equivalent to a spouse, of a politically exposed person; and the parents of a politically exposed person.
3. **Low risk** - no indications of money laundering or terrorist financing; application of simplified financial security measures required;
Increased risk - further analysis and monitoring of the Client; application of enhanced financial security measures required;
Unacceptable risk - money laundering or terrorist financing is suspected, therefore appropriate steps must be taken as required by local laws.