

List of required documents for account opening

1. Individual

- 1.1. Banking services provision application/agreement (by a template approved by the Bank)
- 1.2. Identity document defined under the RA legislation
- 1.3. Service Security card or reference certifying Personal Public Service number absence (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee)
- 1.4. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure).

2. Minors under 14

- 2.1. Banking services provision application/agreement (by a template approved by the Bank and signed by parents, adopters or legal guardians)
- 2.2. Identity documents of the minor and the legal representatives (parents, adopter and legal guardians) of the latter defined under the RA legislation
- 2.3. Service Security card or reference certifying Personal Public Service number absence of the minor and the legal representatives of the latter (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee)
- 2.4. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure) of the the minor and the legal representatives of the latter .

3. Minors aged 14-18

- 3.1. Banking services provision application/agreement (by a template approved by the Bank)
- 3.2. Identity documents of the minor and the legal representatives of the latter defined under the RA legislation including birth certificate of the minor
- 3.3. Service Security card or reference certifying Personal Public Service number absence of the minor and the legal representatives of the latter (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee)
- 3.4. Written consent of the legal representatives of the minor for account opening and transactions making through it
- 3.5. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure) of the the minor and the legal representatives of the latter .

4. Private entrepreneur, Individual holding TIN under the RA Legislation and a Notary

- 4.1. Banking services provision application/agreement (by a template approved by the Bank)
- 4.2. Identity document defined under the RA Legislation
- 4.3. Service Security card or reference certifying Personal Public Service number absence (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee)
- 4.4. Extract from unified state register that certifies state registry
- 4.5. Specimen signatures and seal card (if available) of parties authorized to conclude transactions with the Bank

4.6. Identification documents of people defined in the specimen signatures and seal card (if available), the personal public service number (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee), documents of verifying their positions and/or original verified power of attorney (original POA is kept at Bank)

4.7. For notaries: notary service certificate and/or appointment order,

4.8. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure).

5. Resident legal entity

5.1. Banking services provision application/agreement (by a template approved by the Bank)

5.2. Legal entity Charter with all amendments

5.3. Extract from unified state register that certifies state registry

5.4. Specimen signatures and seal card (if available) of the CEO of the legal entity, its chief accountant, as well as the parties responsible for accounting, authorized to conclude transactions with the Bank

5.5. Identification documents of people defined in the specimen signatures and seal card (if available), the personal public service number or reference certifying Personal Public Service number absence (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee), documents of verifying their positions and/or original verified power of attorney (original POA is kept at Bank)

5.6. For joint stock companies, a Reference letter on the company's shareholders from register,

5.7. For individual entities: Copy of identification documents of participants (holding more than 10% of the entity and more), and for legal entities: Copy of the Charter, if not available, the copy of the extract from the unified state register, the copy of the document for Tax

payer's identification certificate and a reference letter of the company's participants (shareholders), the latter might not be required if one of the submitted documents contains reliable and comprehensive information for the Bank on that particular issue.,

5.8. For a Legal entity registered (operating) in an offshore country or territory the documents containing the sources of income and property of the given Legal entity (real beneficiaries) are also required

5.9. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure).

6. Separate unit of legal entities (branch, representative office), institution (hereinafter- Separate unit)

6.1. Banking services provision application/agreement (by a template approved by the Bank)

6.2. Charter of the Founder with all amendments

6.3. Extract from unified state register that certifies state registry of the Founder

6.4. Copy of the Tax payer's identification number certificate of the Founder (might not be required in case the tax payer's identification number is included in the extract from the unified state register);

6.5. Resolution of the competent authority of the Founder on the establishment of a Separate unit, the approval of its Charter, as well as the appointment of the head of the Separate unit,

6.6. Power of attorney given to the head of the Separate unit by the Founder,

6.7. Charter of the Separate unit with all amendments,

6.8. Extract from the unified state register certifying the registration of the Separate unit,

6.9. Specimen signatures and seal card of the CEO of the Separate unit, the chief accountant, as well as the parties responsible for accounting, authorized to conclude transactions with the Bank and the Separate unit (if available),

6.10. Identification documents of people defined in the specimen signatures and seal card (if available), the personal public service number or reference certifying Personal Public Service number absence (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee), documents of verifying their positions and/or original verified power of attorney (original POA is kept at Bank)

6.11. For legal Entities which were established in foreign countries: For their Separate units established in the territory of the RA the document certifying the Tax payer's identification number of the Separate unit (might not be required if the latter is included in the state registration certificate or in the statement from the unified state register) is required, All the documents specified in clauses from 6.1 to 6.10, are required for foreign legal entities Separate divisions established in the territory of the RA and are required to be certified by apostille and notarized

6.12. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure).

7. Foundation, NGO, Association

7.1. Banking services provision application/agreement (by a template approved by the Bank)

7.2. Charter with all amendments

7.3. Copy of the extract from the unified state register

7.4. Copy of the Tax payer's identification certificate (might not be required if the latter is included in the extract from the unified state register),

7.5. Specimen signatures and seal card (if available) of the CEO (manager or director or managing director or general manager or rector), the chief accountant, as well as the parties responsible for accounting and authorized to conclude transactions with the Bank

7.6. Identification documents of the parties indicated in the specimen signatures and seal card (if any) defined by the RA legislation, the personal public service number number or reference certifying Personal Public Service number absence (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee), documents and/or verified power of attorney certifying their position,

7.7. Resolution on its establishment,

7.8. Identification documents of the parties included in the governing bodies (board of trustees),

7.9. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure).

8. State (community) administrative institution, State NPO

8.1. Banking services provision application/agreement (by a template approved by the Bank)

8.2. Charter with all amendments,

8.3. Copy of the extract from the unified state register,

8.4. Resolution of the competent authority of the Founder on its establishment, approval of Charter, as well as on appointment of a director,

8.5. The consent of the Founder or the relevant competent authority for account opening in cases stipulated by the Charter,

8.6. Specimen signatures and seal card (if available) of the CEO, the chief accountant, as well as the parties responsible for accounting and authorized to conclude transactions with the Bank,

8.7. Identification documents of the parties indicated in the specimen signatures and seal card (if any) defined by the RA legislation, the personal public service number number or reference certifying Personal Public Service number absence (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee), documents and/or verified power of attorney certifying their position,

8.7. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure).

9. Non-resident legal entity

9.1. Account opening application/agreement (by a template approved by the Bank),

9.2. Charter (or document replacing the Charter) of the Legal entity with all amendments

9.3. Certificate of state registry of the legal entity issued by the competent authority of the relevant country

9.4. Tax payer's identification number certificate (might not be required if one of the submitted documents contains the relevant information)

9.5. Specimen signatures and seal card of the CEO of the legal entity, the chief accountant, as well as the parties responsible for accounting and authorized to conclude transactions with the Bank and the stamp of the Legal entity (if any)

9.6. Identification documents of people defined in the specimen signatures and seal card (if available) defined under the RA legislation, the personal public service number or reference certifying Personal Public Service number absence (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee), , or a reference on its nonavailability, documents and/or the duly verified powers of attorney certifying their position

9.7. An extract by the registry of the given foreign country certified by apostille, containing up-to-date (maximum 15 days) information on the company's participants, the company's registration and the company's executive body and other officials (if any)

9.8. Copies of documents required to identify the parties and real beneficiaries holding 10% and more share, stock (identification document for individuals, Charter or Substitute Document and a document on registration issued by the competent authority for Legal entities)

9.9. In case of a Legal entity registered (operating) in an offshore country or territory , documents containing the sources of income and property of the Legal entity (real beneficiaries) are required.

9.10. A form required to verify Foreign Accounts Tax Compliance Act (FATCA) status (if applicable according to the Bank FATCA requirements assurance procedure).

10. Foreign Country Embassy and Consulate in Armenia

10.1. Account opening application/agreement (by a template approved by the Bank),

10.2. Certificate of diplomatic accreditation to Armenia

10.3. Charter of the foreign state and/or consulate, with all amendments.

10.4. Decision of the respective authority on the appointment of an ambassador or consul;

10.5. Identification document of the Ambassador or the Consul and the parties authorized to make transactions through the accounts stipulated by the RA Legislation, the personal public service number or reference certifying Personal Public Service number absence (for the RA citizen, a foreign citizen with the right of residence in the RA, a permanent resident of the RA with no citizenship, a refugee) , if available.

Other requirements set for the documents

1) The originals of the mentioned documents or the copy of the original, notarized, shall be submitted to the Bank, except for the cases defined by this document. The original of the document issued in a foreign country must be certified by the foreign notary, as well as

be legalized by the relevant diplomatic or consular body of the specified country (apostilled). The copy of the original document issued in the countries signatory to the Hague convention "Abolishing the Requirement of Legalization for Foreign Public Documents" on October 5, 1961 (hereinafter referred to as the Convention) must be certified by the notary of that particular country and must have the apostille provided by Convention (hereinafter the Apostille) placed by the relevant authorized body. Find the list of countries signatory to the Convention at: http://www.hcch.net/index_en.php?act=conventions.status&cid=41). In the CIS member states, as well as in the countries with which the RA has concluded a relevant international agreement (such as Bulgaria, Romania, Lithuania), the copy of the original document can only be certified by the notary of that particular state, without additional legalization by diplomatic and consular bodies and without the Apostille. The originals of the documents are xeroxed and stored by the Bank's employee, and the approved copy of the original remains in the Bank.

- 2) Besides the documents in Russian and English, any other foreign language document should be submitted to the Bank in Armenian translation approved by Notary.
- 3) The seal of the organization is imprinted in the presence of the Bank employee
- 4) The identification documents defined by the Republic of Armenia legislation are as follows:
 - ✓ For the citizens of the RA: passport (including biometric passport), identification card; military identification card for persons on compulsory military service; certificate of return only for return to the RA; temporary identification document issued by the Police of the RA adjunct to the Government of the Republic of Armenia or temporary Certificate; passport, birth certificate for minor under 16
 - ✓ Conventional travel document for parties recognized as refugees, as well as for parties entitled to political asylum
 - ✓ For asylum applicants: the identification document of the asylum applicant
 - ✓ For foreign citizens: a passport or travel document issued by a foreign state or an international organization (internationally recognized), as well as documents certifying legal residence in the RA: permanent residence card, temporary residence card, special passport of the RA. In case the foreigner has crossed the state border of the RA on the basis of an international agreement of the RA with a passport not intended for travel, though valid in a foreign country (internal passport), the latter is also considered as an identification document within the territory of the RA
 - ✓ For parties without a citizenship: travel documents issued by a foreign state, a certificate of residence of a person permanently living in the RA without a citizenship, documents certifying the legal residence in the RA including a permanent residence card, a temporary residence card, a special passport of the RA

- ✓ For a refugee who has received temporary protection: an identity document of the temporary protected person (temporary asylum certificate).