



NOTE: Direct ownership of a natural person in a legal entity means over 25% of ownership in a limited company or 25% of other rights based on the right to control the legal entity or ownership of 25% shares plus one.

Indirect ownership is a control of the same natural person (or persons) over one or more legal entities that individually or mutually have 25% of ownership in a limited company or ownership of 25% shares plus one of a client.

Bank is not obligated to determine or check the identity of real owner(s) of a client when it is a legal entity whose financial instruments are traded in a stock market or other regulated market in one or more Member states in accordance with EU regulation or in a third country if their regulation has the same demands on data publishing in accordance with EU regulation, with adequate transparency on real owner data of a client.